December 17, 2020

prepared for

City of Alhambra

Request for Proposals No. RFP2M20-33
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December 17, 2020

Marc Castagnola
Director of Community Development
City of Alhambra
111 South First Street
Alhambra, CA 91601

RE: Request for Proposals No. RFP2M20-33

Dear Mr. Castagnola,

American Family Housing (AFH) and National Community Renaissance (National CORE) are pleased to present our proposal to develop a 50-unit affordable housing community in the heart of Alhambra’s Downtown. We are excited for the opportunity to partner again with the City of Alhambra and work with the local residents to implement a shared vision for the development of this unique location. For this proposal, we have assembled a team and developed an approach that we believe will successfully implement the City of Alhambra’s goal for the development of a well-designed and well thought out project that will create affordable rental housing opportunities in the City’s Downtown district. This project will also contribute toward long-term enhancement of both economic and physical development of the Downtown Alhambra. AFH and National CORE will serve as the co-developers. National CORE will also serve as Property Manager, General Contractor, and Asset and Compliance Manager. American Family Housing will also serve as Service Provider. The two organizations currently operate under a Memorandum of Understanding and will eventually form a General Partnership. Our highly qualified team includes:

- American Family Housing, a non-profit organization brings over 30 years of experience in developing and managing affordable housing, emphasizing innovation in the design and operation of quality housing.
- National CORE, a nationwide 501(c)(3) non-profit affordable housing developer currently owns and manages 6,900 units in Southern California and is recognized as a thought leader and pioneer in developing sustainable models that leverage community resources in a unique combination of quality developments paired with life-enhancing social services.
- Hope Through Housing Foundation (HTH), National CORE’s Hope through Housing Foundation provides families, youth and seniors with quality best-practice services including case management, onsite food banks, in-house health clinics, and counseling to promote health, education and workforce development. HTH will work in partnership with American Family Housing to enrich the quality of life for our residents.

THE CULTURE AND COMMUNITY

Given our combined years of service in the San Gabriel Valley, we believe that our all-inclusive development and services team understands and shares the culture of the City of Alhambra. Our team desires to be part of the City’s unique and vibrant future by not just being a developer, builder, property manager and resident services provider, but also an engaged and integral part of the greater community. Our team believes in hard work, compassion, inclusiveness, and placing “People First”. Responsible individuals and strong families are the CORE to a healthy, thriving community.

PROPOSED DEVELOPMENT

The proposed housing community will consist of 50 units for low income individuals that physically and socially integrates itself into the existing neighborhood, while taking advantage of the site’s unique context and surrounding assets. The composition of the tenant population, the design of the building, and the supportive services within envisioned street-level community center, would all be brought forward to receive community input so that when completed, this community represents both a new and fresh addition to Alhambra, but also recognizing where feasible the community’s history and reflecting where it stands today. Through this project our team promises to:

- Provide Inclusive Homes for Low Income residents
- Leverage Unique Partners from Throughout the City to Create Place
- Serve Our Residents and Broader Community
- Maximize Public and Private Investment
- Design Architecture that Complements the Area
- Deliver Tested and Effective Results
- Be Local and Global Environmental Stewards

If our team is selected to proceed, we will work closely with the community and City to ensure that we address community needs and explore all financing opportunities to coordinate public and private investment, stimulate economic investment, invigorate Downtown vitality and achieve a high quality of life for our residents. We look forward to the opportunity to collaborate with the City of Alhambra to deliver this new enriching neighborhood-serving community.

Please contact Milo Peinemann, Chief Executive Officer, American Family Housing or Michael Ruane, Executive Vice President, National CORE, for any information or questions.

Respectfully,

Michael Ruane
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SECTION A
Project Understanding
Located at the “Gateway to the San Gabriel Valley”, the City of Alhambra is a dense urban community facing a unique set of housing challenges. The current Consolidated Plan (CP) for the City of Alhambra (FY 2015-2019) shows significant need for decent, safe, and affordable housing for lower-income single renters and small families. The CP indicates that 13% of single-person households had incomes below the poverty level. Nearly 20% of households earned extremely low incomes, putting them at risk of homelessness. In addition, for the 2021-2028 Housing Element planning period the City of Alhambra was assigned a Regional Housing Needs Allocation (RHNA) of 6,808 housing units, including 1,769 units for very low income and 1,033 for low income households. As the State of California is more vigilantly enforcing Housing Element law and looking to cities to ensure that housing is actually constructed, the proposed development will show the City’s commitment to the production of its fair share of affordable housing and addressing the needs of its residents. This need presents a new challenge hinged on identifying sites that will encourage the private sector to sponsor revitalization consistent with the community’s values and vision.

The City has risen to the challenge and identified an overflow surface parking lot immediately adjacent to the north of a public parking structure located at 103 N. Chapel Avenue. The Project Site, located in the Downtown, is an excellent candidate for infill development and the density of our proposed 50-unit project is consistent with other projects in the area, and the mass comparable to neighboring structures. Further, the project is designed and programmed to meet the goals of the RHNA and the city’s Municipal Code.

With the support of the City, the National CORE-American Family Housing team proposes to redevelop the site with a quality, cohesive, new construction residential community consisting of 50 multi-family residential units. The residential units will contain a long-term covenant to ensure continued affordability, and will be built to implement the goals and vision of Alhambra to develop a high-quality, well-designed and well thought out project that will create affordable rental housing opportunities in the City’s Downtown district. The project will also contribute toward long-term enhancement of both economic and physical development of the Downtown Alhambra. Attention has been given to:

**Neighborhood Compatibility** – The relationship, scale and architecture of the building complement the existing mix of uses along Chapel Avenue. The ground level leasing office and community center activate the street by providing space conducive to a vibrant and charming Downtown district.

**Community Amenities** – On-site recreation amenities including a 2,360 square foot community center, roof top amenity deck, laundry facilities, and outdoor courtyard with a BBQ picnic area. The community center will provide an anchor for the shared public realm, with supportive services and programs accessible to everyone.

**Connectivity** – A site design that integrates an enhanced pedestrian network that connects to the broader Downtown neighborhood fostering the ability to move easily within the community and connect to amenities.

**Safety** – The project will be designed following the Crime Prevention Through Environmental Design (CPTED) approach and National CORE implements a Crime-Free Lease Addendum – extensive background checks, pre-screening, third party verification of income and references.

**Supportive Services** – Through American Family Housing and Hope Through Housing Foundation, the Team will offer residents a wide range of services that can greatly enhance their quality of life and prospects for improvement.

This project will expand the supply of affordable rental housing for individuals in Alhambra while simultaneously, serve as a catalyst for transformation and a model project for future development in the Downtown.
SECTION B

Development Team
Development Team Overview
Collaborating with the City of Alhambra, American Family Housing and National Community Renaissance (National CORE) will serve as Co-Developers. American Family Housing will also be the Service Provider. National CORE will also be the Property Manager, and General Contractor. As co-developers, each organization brings a myriad of strengths to the project that is reflected in the Mariposa community underway in Alhambra and would be carried over to this new project. American Family Housing’s creative approach to design of housing in Los Angeles County combined with National CORE’s breadth of experience constructing and managing well-designed, well-maintained communities will result in an apartment home community that fits the needs of local individuals and small families living in the City of Alhambra.

A comprehensive services team will equip residents with the skills and services they need to stabilize and launch upward in economic mobility. American Family Housing will serve as service provider in partnership with National CORE’s sister 501(c)(3) non-profit, Hope Through Housing Foundation (HTHF). Both organizations have experience partnering with high quality, local organizations offering a comprehensive menu of services to enhance the lives of residents.

Through a strong partnership, the development team is able to build a vibrant and resilient community within Alhambra that delivers services and programs that meet the needs of vulnerable populations.

An organization chart showing the partnership structure is shown below.
For more than 28 years, National Community Renaissance (National CORE) has been a leader in constructing sustainable developments that leverage community resources to combine quality housing with life-enhancing social services. Headquartered in Rancho Cucamonga, National CORE was established in 1992 as a 501(c)(3) not-for-profit public benefit corporation.

With each development, National CORE is committed to our CORE values:

**Community** - We build and operate great communities where our residents and neighbors can thrive.

**Optimism** - We believe in the ability of people to strive for better lives, and we help provide them with the means to achieve their dreams.

**Respect** - We serve our residents, employees and partners with utmost respect.

**Excellence** - We strive for the highest standards in design, construction, property management, and customer and social service recognizing that we have a fiduciary responsibility to our residents, employees and partners.

National CORE is a vertically integrated company with in-house construction, property management, asset management, compliance, accounting and social programs/services departments. Our company has experienced staff capacity in development, construction management, property management, social services, and is a licensed general contractor. This “in-house” structure allows for strict quality control and cost-savings in all facets of our business.

National CORE’s mission is to not only develop and maintain high-quality affordable housing, but to go well beyond the sticks and mortar and create vibrant communities that are safe and nurturing environments for our residents. To achieve this, Hope through Housing Foundation (HTHF) is an incorporated nonprofit organization that functions as an affiliate to National CORE providing on-site social services available to residents living in all our developments. HTHF has consistently demonstrated its capacity to launch and develop high quality programs focused on developmental, educational, social, health, and workforce opportunities for children, youth, and families served living in and around our communities.

The Community Renaissance Concept (see diagram at left) builds foundations in challenged neighborhoods that address housing social service and educational needs and a range of community development gaps essential to long-term personal and community growth. Unlike traditional community redevelopment concepts, which focus mainly on physical infrastructure and some economic development, National CORE mainly focuses on the long-term transformational impact on people and neighborhoods. National CORE has identified six interconnected components of Community Renaissance: Education, Housing, Public Safety, Health & Well-being, Economic Growth and Environment & Infrastructure. With an effective coordination effort that leverages resources and expert partnerships, the combined impact is greater than the sum of the distinct initiatives.
PLANNING
A house is more than sticks and bricks, and CORE understands the broader context and importance of housing in a community. Planning from a housing perspective includes integrating the diverse pieces that make up a neighborhood and community—including parks and recreation, social services, care for the environment, design and aesthetics, health and wellness, and the economy. CORE’s in-house community planning services offers our partner clients experience and knowledge to craft creative and workable housing solutions for the communities we serve. We manage, prepare and implement a variety of urban planning and design projects including general, community, master, revitalization, downtown, and specific plans; corridor studies, housing elements, and sustainability strategies. Because we want to design plans that are not only practical and implementable but also embraced by the public and decision makers, we employ a variety of engagement tools. We seek input and involvement online, by phone, in person, and through focus groups from diverse voices in the community. And by opening this dialogue and building support, we can help move projects—from the simple to the most challenging—through review and final approval.

DEVELOPMENT
Our development department, which consists of acquisitions and project development, is responsible for feasibility analysis, due diligence, project design, entitlement processing, community outreach, securing financing and construction management. Financing for all our projects is obtained by our project development staff, who prepare all funding applications in-house and perform financial feasibility analysis to determine the appropriate funding sources to use for each project. Typical sources of financing used include: 501 (c)(3) bonds, other tax-exempt bonds, 4% federal tax credits, 9% federal tax credits, state tax credits, AHP funds, State HCD HOME funds, State HCD MHAP funds, CalHFA HELP funds, County/City HOME funds, CDBG funds, Low and Moderate Set-Aside funds, AHSC funds, and MHSA funds. National CORE is familiar with the process and regulations applicable in securing the above funding sources and has been very successful in competing and securing awards from these funding sources.

CONSTRUCTION
As a licensed general contractor, our construction team builds selected projects and also serves as the owner’s representative for projects that are contracted to third-party general contractors. In that respect, the construction team serves as the Construction Manager in all instances. Having this expertise in-house has allowed us to develop strong systems and processes and accurate construction cost forecasting that draws from our historical database of properties built, rehabilitated and managed.

SUSTAINABLE DEVELOPMENT
We are an expert in green sustainable construction. CORE has many LEED, Green Point rated and Universal Design projects, exceeding 3,000 apartment homes. All of these cutting-edge technologies are becoming part of standard building approach that we believe will allow us to excel in this new century. In addition, we have more than a dozen developments in our portfolio that are LEED certified Gold or Silver.

PROPERTY MANAGEMENT
Our in-house property management department employs strict management practices that include comprehensive tenant screening, use of a crime free addendum to the tenant leases allowing for zero tolerance of illegal activities. We strongly believe that quality management is critical to maintaining quality developments in the long term and providing a positive environment for our residents.

AFFORDABILITY RESTRICTIONS
National CORE has existing affordable housing agreements on all of our developments, in addition to various other regulatory agreements with TCAC, AHP, CalHFA HELP, and conventional permanent lenders. All these agreements have annual compliance provisions that have to be tracked and complied with in a timely manner. To ensure timely compliance with these various agreements, we have an in-house compliance department whose primary responsibilities include initial placed-in-service rent calculations and annual rent calculations for all properties, welfare exemption filing, 100% file audits at property placement in service, sample file audits annually, and legal document review to set up a tickler system for all monitoring requirements for all projects.

SPECIAL NEEDS
National CORE has developed, owns, operates and manages fifteen apartment communities integrated with supportive housing homes for residents with special needs. Our special needs residents include seniors, children, youth aging out of foster care, adults, and families with severe mental illness and resiliency for children with serious emotional disorders and their families. For example, National CORE has apartment homes funded with No Place Like Home and 3rd party full-service providers to build a system where access is easier, services are more effective, out-of-home and institutional care are reduced and stigma toward those with mental illness or serious emotional disturbance no longer exists.

National CORE has been honored with 46 national awards, 17 regional and 65 local including being honored by the National Association of Homebuilders as: Nation’s Top Family Housing Developer in 2004, The Best Affordable Housing Community in 2010 for Villaggio on Route 66, and Outstanding Resident Program in 2011 through Hope Through Housing. Our in-house services are described in more detail below.
NATIONAL CORE KEY PERSONNEL

National CORE has a staff of approximately 400 individuals. Initially and throughout the project the Senior VP of Acquisitions will be the primary interface with the City of Alhambra Development Team. A project manager and construction manager will also be assigned to the project to coordinate the processing of entitlements, overall project coordination, oversight/monitoring of third-party consultants, funding applications preparation, interface with lenders and investors and construction management. Property management regional staff members will also be involved early on in reviewing the design and participating in community meetings, to communicate the parameters of National CORE’s property management philosophy from the onset. Once the housing community is nearing completion, they will become engaged in pre-leasing efforts to assure timely and early occupancy. All staff involved in the project are committed to putting in the time necessary to make the implementation of the project a success. Our staffing levels are sufficient to allow for us to pull in additional staff, if necessary, in peak times such as during lease up or processing initial move ins.

Our project managers are assigned projects from the earliest conceptual stage and continue to manage the project until the stage at which the project is leased up, stabilized, and finally the financing is converted from a construction loan into a permanently financed property.

Steve PonTell  |  President and CEO

Mr. PonTell is the Chief Executive Officer and President of National CORE, a national nonprofit housing firm with more than 8,000 apartments under its ownership and management throughout Arkansas, California, Florida and Texas. Mr. PonTell, with a track record of success in organizational development, is improving National CORE’s in-house model that guarantees superior quality control and results. He is building on the organization’s demonstrated capacity to build on its successes through prudent financial management and a holistic approach to building and preserving affordable housing. Prior to leading National CORE, Mr. PonTell founded the La Jolla Institute in 1996, a California based, nonprofit think tank. While at La Jolla Institute, Mr. PonTell was vigorously involved in “Pioneering the New Community”. The La Jolla Institute worked on major research projects ranging from studying critical community indicators in San Bernardino County to bringing together four counties: Los Angeles, San Bernardino, Riverside, and Orange County with the four Corners Coalition. In addition, he has served as a strategic consultant to both corporations and communities helping them to adapt to changes impacting the economy and the workplace. Mr. PonTell’s clients included the County of San Bernardino; The Four Corners Coalition; and the Ventura Auto Center. Mr. PonTell has an MBA from the Claremont Graduate School Drucker Center, and he holds a Bachelor of Science degree in City and Regional Planning from California Polytechnic State University.

Michael Ruane  |  Executive Vice President

Michael M. Ruane, National CORE’s Executive Vice President, leads the development of program and business strategies for the organization and is responsible for overseeing all operating departments. Previously, Mr. Ruane served in a variety of leadership positions in Orange County, including Chief of Strategy and Public Affairs of CalOptima, Executive Director of the Children and Families Commission, Assistant County Chief Executive Officer and Director of the Environmental Management Agency. Mr. Ruane is a graduate of the University of California, Irvine, and earned a master’s degree from the UCLA Graduate School of Architecture and Urban Planning. Mr. Ruane is the Immediate Past Chair of the Orange County/Inland Empire District Council of the Urban Land Institute and is the Jury Chair for the 2016 HUD Innovation in Affordable Housing national design and planning competition.

Alexa Washburn  |  Senior Vice President of Planning & Acquisitions

Ms. Washburn has over 20 years of experience in land use planning and community development with a specialization in redevelopment/infill/ transit-oriented development plans and Housing Elements/affordable housing strategies. As a private consultant and as a public agency program manager, Alexa has managed, prepared and implemented a variety of urban planning and design projects including general, community, master, revitalization, downtown, and specific plans; corridor studies, housing elements, development entitlements, and sustainability strategies throughout California. Her projects have been recognized with nine awards from the American Planning Association and Southern California Association of Governments including the Artsesia Boulevard Corridor Specific Plan, Downtown Downey Specific Plan, Station Square Transit Village Specific Plan, The Shoppes at Chino Hills Specific Plan, and over 25 Housing Elements. Her in-depth understanding of progressive land use, policy and implementation strategies effectively enhance the feasibility, livability, and sustainability of plans and communities. Alexa holds a Masters Degree in Public Policy and Administration and Bachelor Degrees in Geography and Urban Studies. As needed, Ms. Washburn would assist with any entitlement and/or environmental tasks.

Christopher Killian  |  Senior Vice President of Construction

Christopher became a part of the National CORE team in 2004. Mr. Killian has over ten years of experience in the construction industry for which he was responsible for building $80 million worth of construction over the past seven years, and involved in the management of an additional $103 million in school projects. Prior to joining National CORE, Mr. Killian spent one and a half years with the Fontana Unified School District as a Project Manager where he was responsible for coordinating the infrastructure and installation of modular facilities. Mr. Killian recently oversaw the new construction of the 50 unit, 3-story family development called Vista del Cielo, in Montclair, CA worth $3 million. His academic background includes four years of Business Administration and graduated in June of 2012 with a Bachelor of Science from the University of Redlands.

SECTION C | Development Team
Dan Lorraine | Senior Vice President of Property Management
Daniel W. Lorraine joined National Community Renaissance in 2014 as senior vice president of property management. Previously, Dan was senior vice president of property management at the Community Builders in Boston, overseeing a division responsible for managing nearly 9,000 units across fourteen states and the District of Columbia. At Community Builders, he led a cutting edge division that thrived in difficult markets and managed complex properties. He joined the company in 2008 after six years as regional manager for Trans World Entertainment Corp. in Albany, N.Y. He also spent 18 years in management positions for Woonsocket, R.I.-based CVS/Pharmacy.

Ashley Wright | Senior Vice President of Development
Mr. Wright has more than 20 years of experience in real estate finance, housing and development. His knowledge includes entitlement and development of multifamily rental housing, for sale housing and commercial. Mr. Wright is proficient with numerous market-rate and affordable housing financing sources such as low income housing tax credits, various state and federal programs, tax-exempt bonds, tax increment financing, private equity and conventional financing. Mr. Wright received his bachelor’s degree from Cal Poly Pomona and is a California-licensed real estate agent.

Lesley Edwards | Vice President of Project Development
Ms. Edwards holds an MBA degree from the University of California, Irvine and a B.A. degree from the University of California, San Diego. She joined National CORE in 2003 as a financial analyst and transitioned to project management in 2005. Prior to joining National CORE she worked with the Orlando Housing Authority as chief accountant for several years. Ms. Edwards’ professional experience also includes banking and working as controller for a non-profit organization. Ms. Edwards is experienced with numerous affordable housing financing sources such as low income housing tax credits, HOME, CDBG, HOPWA, AHP, housing set-aside funds, MHP, tax-exempt bonds and conventional financing.

Tim Kohut, AIA | Director of Sustainable Design
Joining National CORE in 2017, Tim works closely with the development and construction teams to understand and implement energy efficiency strategies and standards that lead towards the State’s Zero Net Energy targets. He is a Certified Energy Analyst (CEA), Home Energy Rating System (HERS) Rater, and Building Performance Institute (BPI) Certified Energy Analyst. He combines his architectural, energy modeling, diagnostic skills, with his knowledge of construction to identify pathways for increasing energy efficiency without driving up costs. He has spent more than 20 years designing, building, and consulting on affordable housing projects throughout Southern California, and he has been involved in the design and construction of more than 1500 units of high performance multi-family housing. He was coordinating architect for the first affordable housing project in Southern California to install a photovoltaic system (Hart Village, 2003) Principal Architect for the first multi-family housing project to achieve LEED for Homes Platinum level certification in Southern California (Casa Dominguez, 2009), the first commercial scale project to include a gray water irrigation system in Los Angeles County (Casa Dominguez, 2009), and the first project in Southern California to install a gray water system for indoor water reuse (Cedar Springs, 2016). Additionally, Tim is a Certified Access Specialist (CASp), and helped craft the Los Angeles Community Development Commission’s Universal Design Standards (used in all affordable housing projects), and the California Tax Credit Allocation Committee’s “Enhanced Accessibility Standards”. He has presented locally and nationally on issues of energy efficiency and accessibility. Tim teaches classes focusing on sustainability and sustainable architecture at Woodbury, USC, and Cal Poly Pomona.

Gregory (Greg) Bradbard | President, Hope through Housing Foundation
Gregory (Greg) Bradbard, President of the Hope through Housing Foundation and National CORE’s Senior Vice President of Strategic Partnerships has more than 20 years of experience as a community leader and fundraiser throughout Southern California. Prior to joining Hope through Housing and National CORE, Greg served as President and Chief Executive Officer of the Inland Empire United Way (IEUW). Under his leadership, IEUW increased its community impact by launching several new programs to improve youth and family self-sufficiency. Greg holds a B.A. in Psychology and Social Behavior from UC Irvine, and past roles have included serving as the Executive Director for Court Appointed Special Advocates (CASA) of Orange County, Executive Director for the Irvine Public Schools Foundation, and Director of Development for Families Forward.
American Family Housing (AFH) brings over 30 years of experience in developing and managing affordable housing to meet the needs of communities and residents. We are experts in providing services to homeless individuals and families, so that residents can achieve stability and contribute to their community.

Currently, AFH operates 63 sites, offering affordable housing and permanent supportive housing to 267 households in Los Angeles, Orange, and San Bernardino Counties. Recently AFH gained national attention with the completion of Potter’s Lane, 16 units of permanent supportive housing in a structure built from repurposed shipping containers.

**SUPPORTIVE SERVICES**

About 25% of AFH’s affordable housing units are considered service enriched permanent supportive housing and are reserved for households with one disabled family member. About 10% of the units are set aside for formerly homeless Veterans.

Homeless families are 2x more likely to have a disabled household member than the general population. AFH provides service enriched permanent supportive housing reserved for households with one disabled family member in about 25% of its affordable housing units.

AFH permanent supportive housing provides flexible and responsive services based on each individual’s need and ensure long term housing stability, including but not limited to, budgeting, employment services, children’s services, counseling-therapeutic, credit, and housing, crisis intervention, and eviction prevention. The program goal is to address issues that jeopardize housing stability and place adults and families at-risk for returning to homelessness.

American Family Housing utilizes the HMIS database to track and report services provided to clients receiving assistance in our Permanent Supportive Housing programs. Please click here to learn more about these reporting practices and your privacy rights.
AMERICAN FAMILY HOUSING

KEY PERSONNEL

Milo Peinemann | Chief Executive Officer
Mr. Peinemann is the Chief Executive Officer of American Family Housing. Milo has over 15 years of senior management, relationship management, housing development, and non-profit finance experience. He has a proven record of strategic leadership and relationship-building in times of transition and change including a diverse background in urban planning, real estate financial analysis and transactions, operational budgeting, and strategic planning. Mr. Peinemann has secured projects and funding streams that increased sustainability and diversity of revenues, and enhanced relationships with internal and external stakeholders. Milo joined American Family Housing as CEO in October 2017. Prior to joining AMF, Milo served as Chief Strategy Officer for New Direction for Veterans and has substantial experience in affordable housing development and finance.

Milo has a Master of Arts Degree in Planning from the University of Southern California, and Bachelor of Arts in History and English from University of California, Berkeley. He participated in an Education Abroad program at the University of York in England.

Ryan Lehman | Director of Real Estate Development
Mr. Lehman has been with American Family Housing since July 2019 and is responsible for coordinating and managing all necessary resources through concept development, design, regulatory permitting, construction and final project closeout of assigned development projects. Responsibilities range from coordination with city and county planning officials, working with development and finance consultants, contracted developers, and general supervision through all aspects of project development, construction and closeout. Prior to joining AMF, Ryan was Senior Project Manager with A Community of Friends, one of the leading developers of special needs affordable rental housing in Southern California. He was responsible for predevelopment, deal structuring, oversight of the design and entitlement process, assembling of complex layered financing, and managing projects during the construction, lease-up and permanent conversion phases.

Mr. Lehman served as Executive Director of Livable Places where he oversaw all aspects of this dynamic nonprofit with a mission of advancing affordable and healthy communities through advocacy, innovation, and building, including management of the real estate development personnel and outside consultants, purchasing project sites, obtaining zoning approvals, permits and project financing, and overseeing construction and marketing and sales. Developed over 160 units of innovative, mixed-income housing utilizing sustainable building principles in Los Angeles and Long Beach, including successfully secured nearly $60 million in construction financing for the organization’s first two projects; completing new construction of 58 mixed-income condominiums in the City of Long Beach that featured a $6 million homeownership assistance program developed in partnership with the City for 44 of the units; managing complex adaptive reuse and expansion of an industrial building to result in 104 live/work condominiums and 6 commercial units near downtown Los Angeles and obtaining zoning variances and entitlements for a 165-unit, mixed-use condominium and retail TOD. Mr. Lehman earned a Master of Arts degree in Urban Planning from the University of California at Los Angeles and a Bachelor of Arts from Goshen College in Indiana.
SECTION C
Development Project
Experience & Qualifications

Marv’s Place, Pasadena, CA
Drawing from more than 63 years of combined experience in the successful development and ongoing management of affordable housing communities, National CORE and AMF are ideally suited to collaborate with the City of Alhambra to develop high quality affordable housing integrated with comprehensive services resulting in an enriched eco-system.

The collaboration between National CORE and AMF provides many complimentary resources ranging from in-house general contracting, construction services, asset and property management; delivery of impactful services, great success in competing and receiving state, federal, and private financing; and experience from the development of a large portfolio of award-winning affordable housing developments. All these benefits will ensure the greatest results for the residents and community of Alhambra. Detailed descriptions of the project experience of National CORE and American Family Housing as co-developers have been included on the following pages.
SECTION D | Development Project Experience & Qualifications

National CORE Experience

TIME AND PERSONNEL COMMITMENT

National CORE has a staff of approximately 350 individuals. Initially and throughout the project the V.P of Acquisitions will be the primary interface with the Housing Authority. A project manager and construction manager will also be assigned to the project to coordinate the processing of entitlements, overall project coordination, oversight/monitoring of third party consultants, funding applications preparation, interface with lenders and investors and construction management. Property management regional staff members will also be involved early on in reviewing the design and participating in community meetings, to communicate the parameters of National CORE’s property management philosophy from the onset. Once the housing community is nearing completion, they will become engaged in pre-leasing efforts to assure timely and early occupancy. As an organization, National CORE has more than sufficient employee resources to commit to this project. All staff involved in the project are committed to putting in the time necessary to make the implementation of the project a success. Our staffing levels are sufficient to allow for us to pull in additional staff if necessary in peak times such as during lease up or processing initial move ins.

Our Development Managers are assigned projects from the earliest conceptual stage, and continue to manage the project until the stage at which the project is leased up, stabilized, and finally the financing is converted from a construction loan into a permanently financed properties.

National CORE has developed, owns, operates and manages ten apartment communities integrated with supportive housing homes for residents with special needs. Our special needs residents include seniors, children, youth aging out of foster care, adults, and families with severe mental illness and resiliency for children with serious emotional disorders and their families. For example, National CORE has apartment homes funded with Mental Health Service Act resources in collaboration with the Corporation for Supportive Housing and 3rd party full service providers to build a system where access is easier, services are more effective, out-of-home and institutional care are reduced and stigma toward those with mental illness or serious emotional disturbance no longer exists. Underway is Vista Del Puente in the City of San Diego, a 52 apartment home community with 38 homes for formerly homeless veterans.

CONSTRUCTION MANAGEMENT

Since its inception in 1992, National CORE has performed as its in-house licensed general contractor with the ability to renovate and improve acquired properties National CORE made the decision to serve in this capacity in order to exercise control over the quality of renovation and timing of developments that could not be achieved using third-party general contractors. As a result of that decision, the firm has developed a reputation over the years as one of the premier neighborhood revitalization firms in the country with the ability to transform not only the physical facilities it acquires, but the character of the neighborhoods in which its properties are located.

As National CORE grew and the needs of the cities and Redevelopment Agencies that sought its services began to change, the need for new construction became even more prevalent than the acquisition/rehabilitation business that dominated the early years of the company’s existence. Much of this was driven by the need for infill development on small sites located in densely populated areas throughout Southern California. Since 2001, National CORE has acted as the general contractor or managed third-party general contractors for new multifamily developments in the cities of Rancho Cucamonga, Victorville, Rialto, San Marcos, San Diego, Oceanside, Montclair, Palmdale, Bell, Bell Gardens, Santa Fe Springs, Indian Wells, Fontana and Riverside. This experience with new construction both as a general contractor and as an owner’s representative managing third-party general contractors has led to the fully developed capacity and solid in-house systems and processes geared toward performing, among others, the following tasks:

- Construction Cost Estimating/Analysis
- Preparation and/or Review of Schedule of Values
- Preparation and/or Review of General and Subcontractor Contracts
- Preparation and Review of Construction Schedules
- Work in Process Reviews with Lenders and Syndicators
- Draw Preparation, Review and Processing
- Complete Construction Account Processing
- Architectural and Engineering Reviews
- Management of A&E Consultants
- Value Engineering
- Preparation and/or Review of Bid Plans and Packages for Subcontractors
- Pre-bid Conference Planning and Hosting
- Insurance and Bonding Requirement Preparation/Review
- Review of Bid-Generated RFI’s and Responses
- Review and Negotiation of Change Order Requests

As indicated, the Construction Team of National CORE builds selected projects as the Company’s licensed general contractor and also serves as the owner’s representative for projects that are contracted to third-party general contractors. In that respect, the Construction Team serves as the Construction Manager in all instances. Having this expertise in-house has allowed us to develop strong systems and processes and accurate construction cost forecasting that draws from our historical database of properties built and managed.
SUSTAINABLE DEVELOPMENT

We have also embraced the concept of sustainability whenever possible and practical in our developments. Our Vista Dunes family development in La Quinta is the first multi-family development to achieve the coveted Platinum LEED Certification. This project was recently recognized by the Home Depot Foundation at the 2009 National Green Builders Conference as “Outstanding Green Project of the Year.” All of these cutting edge technologies are becoming part of standard building approach that we believe will allow us to excel in this new century.

To round out National CORE’s LEED/green experience, we also have collaborated with our city partners on the following green and LEED projects:

- **Valencia Vista**, City of San Bernardino
  75 family units, LEED Platinum
- **Marv’s Place**, City of Pasadena
  19 permanent supportive housing units, LEED Platinum
- **Oakcrest Terrace**, City of Yorba Linda
  69 family units, LEED Gold
- **Mission Cove**, City of Oceanside
  150 multi-generational units LEED Gold
- **Desert Meadows**, County of Riverside
  80 family units, LEED Silver
- **Downey View**, City of Downey
  50 family units, LEED Silver
- **Mills Family**, City of Montclair
  50 family units, LEED Silver
- **Richmar Senior Village**, City of San Marcos
  45 senior units, LEED Silver
- **Westlake Village**, City of San Marcos
  106 family units, LEED Silver
- **3rd & Woods Family**, County of Los Angeles
  60 family units, LEED Silver
- **105th & Normandy**, County of Los Angeles
  62 senior units, LEED Silver

OPERATIONAL MANAGEMENT & OWNERSHIP OF FACILITIES

Property management is provided by in-house staff on all our properties. National CORE operates and manages a growing portfolio of both multifamily and senior apartment communities in five states totaling more than $830 million in assets under ownership and management. All of the communities operated by National CORE help serve the needs of very low, low and moderate-income residents by keeping rents restricted while upholding strict management and maintenance standards.

Some of our communities are located in severely underserved neighborhoods, and we have received numerous regional and national awards for turning around distressed properties.

National Core’s portfolio includes projects that have different ranges of unit types. Our communities range in size from as small as 36 units up to larger developments with over 400 units.

In addition, we have experience managing; senior, family, special needs, mixed-use and mixed-income properties. We are comfortable working with all property types.

High-quality management is the key to preserving the integrity of a property and a community. National CORE has adopted an all-encompassing management strategy to deal with the challenges of managing affordable properties, complying with tax-credit regulations, creating safe affordable communities, and completely revitalizing neighborhoods. This strategy includes implementing the most current practices and proven traditions utilized in the industry. National CORE managers, leasing, and maintenance professionals are trained in the latest techniques and are expected to uphold standards of excellence in community service, maintenance, marketing and management. Annual training is provided to our management professionals on fair housing issues. Management of every property is guided by a philosophy of providing and maintaining top quality properties and service to our residents. We make it a point to get to know our residents and encourage them to openly communicate any issues they may have before they evolve into bigger issues. In many of our communities we have established tenant councils to encourage tenant participation in operating the development.

National CORE’s in-house property management department incorporates a social and educational service system that reaches out into the community to form partnerships that will provide vital resources to the residents it serves. For example we join and become active in local organizations such as the chamber of commerce of the local communities in which our properties are located. We proactively engage in communication with our city partners on resident issues that may arise at the properties.

We employ strict property management practices, starting with a comprehensive resident screening process that includes the use of a crime-free addendum signed by the new residents when a lease agreement is completed. The crime-free addendum offers an added level of safety by establishing a zero tolerance policy towards illegal activities. National CORE strongly believes that quality management is the key to maintaining quality developments in the long term, as well as providing a positive environment for our residents. The management staff receives regular on-going training on managing affordable housing developments and our in-house compliance department staff continuously monitors the timely submission of all required reports, welfare exemption filings, annual rent calculations for recertification and conduct resident file audit review.

Long term maintenance of our properties is a key priority.
ASSET MANAGEMENT & COMPLIANCE
Along with providing routine preventive maintenance of our properties we also develop long term maintenance plans for each community. This allows us to project the necessary replacement and maintenance of facilities components over a 15 year period. These identified needs are then tracked against the buildup of the replacement reserves to ensure that these necessary repairs/replacements are adequately funded, thus maintaining the financial stability of the community and quality over the long term.

In the affordable housing industry, compliance is another key priority. Each and every affordable housing development will have several layers of regulatory agreements in place with lenders, investors, municipal agencies, State agencies and other specialized funding sources that may be in place. All these agreements have annual compliance provisions that have to be tracked and complied with in a timely manner. To ensure timely compliance with these various agreements, we have an in-house compliance department whose primary responsibilities include initial placed-in-service rent calculations and annual rent calculations for all properties, welfare exemption filing, 100% file audits at property placement in service, sample file audits annually, and legal document review to set up a tickler system for all monitoring requirements for all our projects. In order to reach these prospective renters, special outreach will be made to Spanish, newspapers, and community groups.

MARKETING & LEASING EXPERIENCE
National CORE has the capability to conduct lease up and marketing activities in-house. Our approach to marketing and rent-up utilizes a range of targeted advertising and promotional activities selected to effectively reach potentially qualified occupants. In addition, we establish community outreach and community building programs designed to reach the targeted population whether family or senior.

During the construction phase of a project we post an 800 toll free number on the site for interested residents to call for information about applying for housing. As a development nears completion we develop a marketing and outreach plan for achieving early and continued occupancy. All marketing is conducted in accordance with Affirmative Fair Housing marketing guidelines, and the developed Affirmative Marketing Plan. Public agencies, social service agencies, and local community groups are notified of available housing with flyers left at these sites.

In areas where a significant number of persons have limited fluency in English, special outreach will be made to Spanish newspapers and community groups in order to reach these prospective renters. Both public and private community agencies are used as referral sources for notifying a representative number of the area’s general population of the availability of the affordable housing. These groups may include: Local Churches, County Housing Authority, Local Housing Commission, Local City Agencies, Local YMCA, other neighborhood and community centers. In addition, local newspapers, and other media will be sent press releases and marketing material, and be used to place classified advertising as necessary. By the time the development is completed it will typically have close to 1,000 people on the waiting list.

We will work with the Housing Authority to develop the specific process to be used in this development. Our screening procedures are careful and thorough. We perform exhaustive background checks, call references and conduct family interviews. We verify income and assure compliance with housing assistance programs, when applicable. Our familiarity with the requirements of the many federal and state housing program and occupancy guidelines, such as HUD, CHFA, HCD and the Low Income Housing Tax Credit program, assures full compliance with all Fair Housing regulations.

HOPE THROUGH HOUSING FOUNDATION
Hope through Housing Foundation (HTHF) will incorporate its relationships with numerous community partners to provide a needs-based menu of community services. Hope’s unique model is outcomes driven, and engages both residents and the broader community in defining needs and tailoring services.

Hope has extensive experience managing federal and local funding as well as private foundation and individual funding. Over the past five years, HTHF has managed numerous foundation, city, county, and federal grants. In addition, HTHF annually raises nearly $500,000 from its annual Gala event, creating a diverse funding portfolio.

HTHF services are focused on three initiatives: Youth Development, Child Development, and Senior Wellness, each described below. Hope has demonstrated its capacity to launch and develop high quality programs that incorporate community partners and have a measurable impact on participants. Hope’s social services are organized around three key initiatives that will be offered at the site depending on needs and resources.

- **Youth Development** – Hope currently offers its signature program, After School and Beyond, on-site of 32 multi-family projects. This quality after school program serves children in grades K-12 who live in the properties or surrounding neighborhoods. Trained staff provides homework assistance, a healthy snack, physical recreation, and activities that reinforce math, literacy, and other academic skills. Programs also emphasize violence prevention through the nationally acclaimed PeaceBuilders curriculum. On some properties, Hope partners with local YMCA’s, Boys and Girls clubs or other community-based organizations.
• **Child Development** - Hope partners with Head Start or State Preschool providers to deliver state-licensed preschool services on-site at four of its multi-family apartment complexes. All services are oriented to preparing preschoolers for entry into elementary school. This emphasis on school readiness includes a focus on developing children’s social and emotional skills, early literacy skills, and other aspects of school readiness. In summer 2010, Hope opened its first self-delivered preschool in Palmdale, California.

• **Senior and Disability Services** – With 19 National CORE senior properties, Hope’s Connections to Care model offers seniors and individuals with disabilities the opportunities to remain in their homes with dignity and health for as long as possible. Care Managers ensure that residents have sufficient basic needs (food, money for utilities and rent), preventive and basic healthcare, and that they maintain social interaction. Together these core services help bridge the gap between community and home.
Awards List

2020
San Ysidro Senior Village
Best in Green Affordable Multifamily Community (Finalist)
NAHB Multifamily Pillars of the Industry Awards

Olive Meadow
Award of Merit Winner and Award of Excellence Nominee
NAHRO Agency Awards of Excellence

Encanto Village
JHealthy Community Award
Circulate San Diego Momentum Awards
Jack Kemp Excellence in Affordable and Workforce Housing Award - Finalist
ULI Terwilliger Center for Housing
Reader’s Choice Award Winner (Family Category)
Affordable Housing Finance
Award of Merit Winner and Award of Excellence Nominee
NAHRO Agency Awards of Excellence
Project of the Year Finalist
SDHF Ruby Awards
Developments of Distinction (Family Housing)
Novogradac

Zoe Kranemann
Staff Member of the Year Award
SCANPH Homes Within Reach Awards

2019 (cont)

2019
National CORE
LEED Homes Awards: 2018 LEED Homes Power Builder
U.S. Green Building Council

Gateway Cities Climate Action Plan Framework
2019 Planning Awards: Innovation in Green Community Planning
American Planning Association, California Chapter, Los Angeles

Oakcrest Terrace & Oakcrest Heights
Award of Merit Winner and Award of Excellence Nominee
NAHRO Agency Awards of Excellence

2018

Valencia Vista
Metro Housing Winner
Affordable Housing Tax Credit Coalition

2017 (cont)

Valencia Vista
National Award of Excellence
Los Angeles County Community
NAHRO Agency Awards of Excellence
Award of Merit Winner
Gold Nugget Awards

Westlake Village
Healthy Places Awards Finalist
ULI San Diego – Tijuana

Waterman+Baseline Neighborhood Specific Plan
Economic Planning and Development Award
American Planning Association – Inland Empire Section (APA-IES)
SCAG Sustainability Award – Against All Odds
Southern California Association of Governments (SCAG)

2016

Marv's Place
Supportive Housing Project of the Year
Southern California Association on NonProfit Housing (SCANPH)

2015

Dumosa Senior Village
Best 50+ Independent Living Community
National Association of Home Builders (NAHB)

2014

Alta Vista
Award of Merit in Housing and Community Development
National Association of Housing and Redevelopment Officials (NAHRO)

Westlake Village
Housing Community of the Year Finalist
San Diego Housing Federation

2017

Marv’s Place
2017 Congressional Recognition of Excellence Award
Los Angeles County Community Development Commission

2018

Valencia Vista
Metro Housing Winner
Affordable Housing Tax Credit Coalition

2017 (cont)

Dumosa Senior Village
Best 50+ Independent Living Community
National Association of Home Builders (NAHB)

2015

Valencia Vista
National Award of Excellence
Los Angeles County Community
NAHRO Agency Awards of Excellence
Award of Merit Winner
Gold Nugget Awards

Westlake Village
Healthy Places Awards Finalist
ULI San Diego – Tijuana

Waterman+Baseline Neighborhood Specific Plan
Economic Planning and Development Award
American Planning Association – Inland Empire Section (APA-IES)
SCAG Sustainability Award – Against All Odds
Southern California Association of Governments (SCAG)

2016

Marv's Place
Supportive Housing Project of the Year
Southern California Association on NonProfit Housing (SCANPH)

2015

Dumosa Senior Village
Best 50+ Independent Living Community
National Association of Home Builders (NAHB)

2014

Alta Vista
Award of Merit in Housing and Community Development
National Association of Housing and Redevelopment Officials (NAHRO)

Westlake Village
Housing Community of the Year Finalist
San Diego Housing Federation

Hope through Housing Foundation and the Interprofessional Geriatric Curriculum
Extraordinary Engagement Award
University of Southern California (USC)
2013

Alta Vista
Best Workforce Housing
National Association of Home Builders (NAHB)

Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards
• Sean Tippett, Maintenance Supervisor of the Year, 151-350 units, Sycamore Springs
• Stephanie Martinez, Assistant Manager of the Year, 1-150 units, Mission Village Senior
• Megan Brosz, Community Manager of the Year, 1-75 units, Heritage Pointe
• AnnaMaria Gonzalez, Community Manager of the Year, 76-150 units, Renaissance Village
• Villaggio on Route 66, Community of the Year, 151-350 units
• Mountainside Apartments, Community of the Year, 351+ units
• San Marino, Senior Community of the Year

San Diego Housing Federation Ruby Awards
• Sara Matheson, Outstanding Service to Residents, Vista Terraza

2012

The Plaza at Sierra
Best New Development: Seniors Housing
Multi-Housing News Excellence Awards

Encanto Court
Best Creative Financing of an Affordable Apartment
National Association of Home Builders (NAHB)

2012 (cont)

Vista Dunes
Best of the Best for Achievement in Community Development
Urban Land Institute – Orange County/Inland Empire (ULI)

Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards
• Sevaro Mendoza, Maintenance Supervisor of the Year, Promenade Apartments
• Heritage Pointe, Community of the Year, 1-75 units
• San Antonio Vista, Community of the Year, 46-150 units
• Vista Dunes Courtyard Homes, Affordable Housing Community of the Year
• Vista Del Cielo, Lease Up Community of the Year
• Mountain View Villas, Senior Community of the Year

2011

Villaggio on Route 66
National Finalist for Outstanding Resident Programs
National Association of Home Builders (NAHB)

Award of Merit in Housing and Community Development
National Association of Housing and Redevelopment Officials (NAHRO)

Vista Dunes
National Pillar of the Industry Award for Best Green Building Concepts
National Association of Home Builders (NAHB)

Juniper Senior Village
Housing Project of the Year
San Diego Housing Federation

Cobblestone Village
Luisa Rodriguez, Community Manager
Outstanding Service to Residents Award
San Diego Housing Federation

2011 (cont)

Cobblestone Village
Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards
• Juliana Schweiger, Community Manager of the Year (East Rancho Verde Village)
• Alberto Castro, Maintenance Person of the Year (Fountains at Sierra)
• Frank Taiese, Maintenance Person of the Year (Mountainside)
• Sharon Roll, Support Person of the Year
• Indian Wells Villas, Affordable Housing Community of the Year
• East Rancho Verde Village, Community of the Year
• Mission Village, Lease up Community of the Year

2010

The Plaza at Sierra
50+ Housing Council Project of the Year
Building Industry Association of Southern California (BIA/SC)

San Marino Senior Apartments
Senior Housing Project of the Year Honorable Mention
Southern California Association of Non Profit Housing (SCANPH)

Vista Dunes Courtyard Homes
Award for Municipal Excellence Finalist
National League of Cities

Citrus Grove of Rialto
Award of Excellence in Residential Rehabilitation Development
California Redevelopment Association (CRA)

Villaggio on Route 66
Best Affordable Housing Community Finalist
National Association of Home Builders (NAHB)
2010 (cont)

**San Marino Senior Apartments**
Best Creative Financing of an Affordable Housing Community
*National Association of Home Builders (NAHB)*

Award of Merit in Housing and Community Development
*National Association of Housing and Redevelopment Officials (NAHRO)*

2009

**Citrus Grove of Rialto**
Award of Merit
Award of Excellence
*National Association of Housing and Redevelopment Officials (NAHRO)*

Best Conversion/Repositioning of a Multifamily Asset
*National Association of Home Builders (NAHB)*

**Vista Dunes Courtyard Homes**
Award of Excellence for Affordable Housing Build Responsibly
*Home Depot Foundation*

Helen Putnam Award of Excellence
Housing Programs and Innovations
*California League of Cities*

Award of Excellence for Sustainable Development
*California Redevelopment Association (CRA)*

Builder’s Choice Grand Award Winner
Affordable Housing Project
*Green/Sustainable Community*

**Villaggio on Route 66**
Gold Nugget (PCBC) Award of Merit
1. Outstanding Affordable Project
2. Sustainable Residential Neighborhood
3. Residential Community of the Year

2008

**Park View Terrace**
Finalist for Best Affordable Community
*National Association of Home Builders (NAHB)*

**Mission Pointe**
Award of Merit
*National Association of Housing and Redevelopment Officials (NAHRO)*

**Park View Terrace**
Excellence in Implementation and Special Award of Merit for Social Change and Diversity
*American Planning Association*

Prosperity Achievement Award
*Southern California Association of Governments (SCAG)*

**Little Lake Village**
Community of Quality
*National Affordable Housing Management Association (NAHMA)*

2007

**National Community Renaissance**
4th Largest Non-Profit Developer
*Affordable Housing Finance Magazine Top 50 Developers Survey*

6th Largest Non-Profit Owner
*Affordable Housing Finance Magazine Top 50 Owners Survey*

**Talmadge Senior Village**
Affordable Housing Project of the Year
*Developer and Builder’s Alliance*

**Apartment Association of the Greater Inland Empire (AAGIE)**

APEX Awards
- Severo Mendoza, Maintenance Person of the Year with 1-150 units (Mission Pointe)
- Manny Hernandez, Maintenance Supervisor of the Year for a Community with 150-350 units (Monterey Village)
- Chris Brown, Assistant Manager of the Year for a Community with 1-150 units (Northgate Village)
- Reshawn Cunningham, Community Manager of the Year for a Community with 76-150 units (Mountain View Villas)
- Monterey Village, Community of the Year for a Community with 151-350 units
2006

Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards

- Gilbert Del Gado, Maintenance Person for a Community with 151-350 units
- Kenny Stepner, Maintenance Person for a Community with 350+ units
- Emily Villegas, Grounds Person of the Year
- Jessie Esquieval, Leasing Consultant of the Year for a Community with 350+ units
- Michelle Sosa, Assistant Manager of the Year for a Community with 151-350 units
- Danielle Briggs, Community Manager of the Year for a Community with 0-76 units
- Angel Rogers, Support Person of the Year
- Fountains at Sierra, Community of the Year for a Community with 151-350 units
- Mountainside, Community of the Year for a Community with 350+ units

2005

Paseo del Oro
Innovation in Workforce Housing Award of Distinction
National Association of Home Builders (NAHB)

Shadow Hill
Pillars of the Industry Finalist
Best Rehabilitation of an Asset
National Association of Home Builders (NAHB)

2004

Southern California Housing Development Corporation
Pillars of the Industry Winner
Best Multifamily Development Firm of the Year
National Association of Home Builders (NAHB)

SoCal Housing 2003 Annual Report
Nonprofit Annual Report Category
Gold Finalist
MarCom Creative Awards

2004 (cont)

Hermosa Village
Pillars of the Industry Finalist
Best Rehabilitation of an Asset
National Association of Home Builders (NAHB)

Little Lake Village
Gateway Cities Partnership, Inc.
Conference City Award
Quality Affordable Housing

Heritage Pointe
Design Excellence
City of Rancho Cucamonga Planning Commission

Shadow Hill Apartments
Heartland Human Relations & Fair Housing Association Housing Award

National City Family Resource Center
Resident Program of the Year
San Diego Housing Federation

Apartment Association of the Greater Inland Empire (AAGIE)

- Robert Reynoso, Maintenance Person of the Year for a community with 151-350 units (Sycamore Springs)
- Nicole Murphy, Leasing Consultant of the Year for a community with 151-350 units (Rancho Verde Village)
- Arlene Ortiz, Assistant Manager of the Year for a community with 351 or more units (Mountainside)
- Gloria Velto, Community Manager of the Year for a community with 1-75 units (Corona de Oro)
- Mondi Dorrough, Community Manager of the Year for a community with 351 or more units (Mountainside)
- Kareem Salama, Regional Manager of the Year
- Linda Gomez, Support Person of the Year
- Heritage Pointe, Community of the Year for a community with 1-75 units
- Mountainside, Community of the Year for a community with 351 or more units
- Cathedral Palms, Most Improved Community of the Year
- Village at Sierra, Lease-Up Community of the Year

2003

Paseo del Oro
HUD Secretary Opportunity & Empowerment Award
American Planning Association

Pillars of the Industry Finalist
Best Mixed Use
National Association of Home Builders (NAHB)

New Construction Project of the Year
San Diego Housing Federation

Southern California Housing Development Corporation
Pillars of the Industry Finalist
Best Multifamily Development Firm of the Year
National Association of Home Builders (NAHB)

Community Service Award
Multifamily Executive Magazine

The Village at Sierra
Best Seniors Project – Active Adult
Gold Nugget Award of Merit

Outstanding Planning Award
Inland Empire American Planning Association

Cobblestone Village
Rehabilitation Project of the Year
San Diego Housing Federation

Hermosa Village
Wilfredo Motta
Community Manager of the Year
South Coast Apartment Association

Apartment Association of the Greater Inland Empire
APEX Award

- Sean Tippet, Maintenance Supervisor of the Year (151-350 units)
- Corona de Oro, Most Improved Community of the Year
- Ramon Simmons, Maintenance Supervisor of the Year (1-150 units)
SECTION D | Development Project Experience & Qualifications

2002

Hermosa Village
Best in the West
Best Redevelopment/Rehabilitation/Infill Site Plan
Gold Nugget

Corona de Oro
“Outstanding Planning”
American Planning Association

Paseo del Sol
Award of Excellence
“Community Revitalization”
California Redevelopment Association (CRA)

Paseo del Sol
Best Rehabilitation of an Asset
National Association of Home Builders (NAHB)
Outstanding Turnaround of a Troubled Property
Affordable Housing Management Association

Villa Serena
Exemplary Family Property
Affordable Housing Management Association

Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards
- Promenade, Most Improved Community of the Year
- The Crossings, Community of the Year
- Susie Powers, Regional Manager of the Year
- Kathy Sandoval, Community Manager of the Year, Promenade
- Jay Martin, Maintenance Supervisor of the Year, Mountainside

2001

Villa Serena
Best Rehab
National Association of Home Builders (NAHB) & Multi Housing News
Apartment Association, California Southern Cities Chapter
Supervisor of the Year, 10 Buildings or More
- Donna Gutzke, Regional Property Manager

2000

Corona del Rey
Best Rehab
National Association of Home Builders (NAHB) & Multi Housing News
Best Turnaround of a Troubled Property
Affordable Housing Management Association (AHMA)

1999

Arbor Villas
Most Improved Community of the Year
Apartment Association of Orange County

Cathedral Palms
Most Creative Financing of a Multifamily Development
National Association of Home Builders (NAHB) & Multi Housing News

Renaissance Village
Outstanding Turnaround of a Troubled Property
National Affordable Housing Management Association (NAHMA)

Apartment Association of the Greater Inland Empire (AAGIE)
APEX Awards
- Lisette Castaneda, Assistant Manager of the Year, 150 units or less
- Corona del Rey, Apartment Community of the Year, 151 units and up

National Property Manager of the Year
- Teri Hoernlein
National Association of Home Builders (NAHB) & Multi Housing News

1998

Renaissance Village
Award of Excellence for Residential Development
California Redevelopment Association (CRA)

1997

Renaissance Village
Best Multifamily Rehabilitation
National Association of Home Builders (NAHB) & Multi Housing News

1996

Renaissance Village
The Chianti Award
American Institute of Architects
Best Use of Home Funds
National Association for County Community Economic Development (NACCED)
For nearly 30 years, National Community Renaissance (National CORE) has been an affordable housing industry leader, offering public/private partners a unique array of in-house expertise to build sustainable communities.

**PLANNING**
National CORE works with residents, local businesses, educators, faith-based organizations, nonprofits, and government leaders to develop specific plans, helping to create “complete communities” that improve neighborhood safety, provide viable housing choices, promote neighborhood investment, ensure economic prosperity, and create a healthy community.

*Award of Excellence – Opportunity and Empowerment by the American Planning Association Orange Section*

**CONSTRUCTION**
Committed to building cost-contained, high-performance affordable housing, National CORE is one of the only nonprofit, affordable housing developers with an in-house construction division. Its expertise includes new construction, rehabilitation, infill podium development, mixed-use, senior and special needs housing, and state-of-the-art “green building” technology.

*2018 LEED Homes Power Builder by U.S. Green Building Council*

**DEVELOPMENT**
National CORE’s development team has a long track record of consistently finding creative solutions to finance, design, and build award-winning developments that provide the physical platform for community and social change.

*Best Creative Financing of an Affordable Housing Community by the National Association of Home Builders*

**PROPERTY MANAGEMENT**
National CORE’s dedicated property management team operates from an owner’s perspective, managing more than 8,000 affordable and market-rate rental units in more than 80 developments nationwide, in compliance with regulations and commitments to public/private partners. Its focus on preserving the future integrity of its communities creates a place residents are proud to call home.

*Real Estate Management Excellence Award in the Sustainability within Workplace Environment by the Institute of Real Estate Management*
RESIDENT SERVICES
National CORE’s goal is to see all people thrive – whether that means helping children do well in school, improving families’ financial situation, or helping seniors age with dignity in their own homes. Hope through Housing delivers a variety of health and social services designed to empower residents to build healthy, fulfilling lives. Together, they help to transform entire neighborhoods as individual success leads to community success, influencing communities’ quality of life and creating real change.

NATIONAL CORE AT A GLANCE

TOTAL ASSETS
$1.3 Billion

TOTAL PROPERTIES
88+

TOTAL UNITS
8,545+

TOTAL EMPLOYEES
350+

CALIFORNIA
78 Properties
7,464 Units
18,750 Residents

TEXAS
5 Properties
767 Units
1,920 Residents

FLORIDA
5 Properties
314 Units
800 Residents

CORPORATE OFFICE
9421 Haven Ave.
Rancho Cucamonga, CA 91730

REGIONAL OFFICES
12121 Wilshire Blvd., Suite 801
Los Angeles, CA 90025
5252 El Cajon Blvd.
San Diego, CA 92115

3135 Roosevelt Ave.
San Antonio, TX 77515
7214 Forest City Rd.
Orlando, FL 32810

Together, we transform lives and communities

www.nationalcore.org
Downey View
8314 2nd Street • Downey, CA 90241 New Construction (Family)

A six-story, state-of-the-art apartment complex, Downey View is a central element of the Downtown Downey Specific Plan, which was designed to create a lively urban community of affordable and market-rate housing, office space, retail establishments, and restaurants. Downey View replaced an outdated telephone service building with an urban-infill, transit-oriented development complete with rooftop garden.

Total Units: 50
• 35 2-Bedroom
• 15 3-Bedroom

Affordability: 100% Affordable
• 30%, 45%, 50% AMI

Role
Owner • Developer • General Contractor
Property Manager • Supportive Services Provider

Financing Sources
• City of Downey Community Development Commission Housing Fund
• City of Downey HOME
• HACoLA City of Industry Fund
• LIHTC - 9%
• JP Morgan Chase

Onsite Amenities
• Community Center
• Computer Room
• Rooftop Garden
• Second Floor Courtyard with BBQ Area
• Outdoor Play Area
• Laundry Facilities
• Onsite Property Management

Information about the Services Provider
Hope through Housing Foundation is dedicated to breaking the cycle of generational poverty by implementing programs that empower individuals and change communities. At Downey View, Hope through Housing is preparing youth for future self-sufficiency through a variety of services offered through the Building Bright Futures initiative. Hope through Housing also helps resident families improve their financial and social well-being through coordinating financial literacy workshops as a part of the Pathways to Economic Empowerment initiative. To encourage improved health among residents, Hope through Housing organizes fitness classes and gardening workshops. All services and initiatives coordinated by Hope through Housing are provided onsite at no-cost for all residents of Downey View and in the surrounding neighborhood.

Together, we transform lives and communities.
www.NationalCORE.org
Vista Grande Court

1116 Sonora Avenue  •  Glendale, CA 91201  •  New Construction (Senior Housing)

Vista Grande Court offers 66 beautiful apartment homes to seniors earning between 30 and 60 percent of the area median income. Seven one-bedroom apartment homes have been set aside for seniors with developmental disabilities. With its Spanish Colonial style architecture, this stunning community is designed to be pedestrian-friendly and is linked by a series of paseos, plazas and courtyards. With a walk score of 81, this community is conveniently located near restaurants, grocery stores, pharmacies, retail, parks and entertainment. National CORE and Linc Housing are committed to creating sustainable and resource-efficient communities and designed Vista Grande Court for LEED Gold Certification. The community features energy efficient appliances and light fixtures as well as high efficiency heating and air-conditioning systems. To create an environment where residents can thrive, Hope through Housing provides a variety of programs and services onsite, promoting health and well-being, engaging seniors in their community, and offering a home where they can age in place.

Total Units: 66
• 60 one-bedrooms
• 5 two-bedrooms
• 1 manager's unit

Affordability: 100% Affordable
30%, 45%, 50% and 60% of Area Median Income

Role
Co-Owner and Co-Developer (with Linc Housing)
General Contractor  •  Property Manager
Supportive Services Provider

Financing Sources
• City of Glendale
• City of Glendale Housing Authority
• Capital One, NA
• Century Housing
• California Tax Credit Allocation Committee
• Raymond James Tax Credit Funds
• FHLB of San Francisco AHP Funds (City National Bank)

Onsite Amenities
• Large Resident Community Center
• Community Garden
• Outdoor Fireplace
• BBQ Area
• Computer Room
• Elevator
• Laundry Facilities

Information about the Services Provider
Hope through Housing Foundation is dedicated to supporting our senior residents in maintaining their independence as they get older. At Vista Grande Court, Hope through Housing will be providing a variety of programs and services to make sure that basic needs are met, physical and mental health is maintained, and that the seniors feel connected to their community. Programs and services include: financial education, computer-training, nutrition classes, health information/awareness, and on-site food cultivation and preparation.

Together, we transform lives and communities.
www.NationalCORE.org
Marv’s Place provides 20 units of much needed affordable housing for formerly homeless families in the greater Los Angeles region. Supportive services are provided onsite to offer families the tools and resources they need to end their cycle of homelessness and lead stable, productive lives. The development is designed in an elegant Mediterranean style. The three story building surrounds a central recreational courtyard creating privacy and community for the families who live there.

**Total Units:** 20
- 10 1-Bedroom
- 10 2-Bedroom

**Role**
- Owner • Developer • Property Manager

**Financing Sources**
- Private Construction Loan
- City of Pasadena
- Pasadena HOME
- First 5 LA Loan
- First 5 LA Grant
- Los Angeles County Community Development Commission
- LIHTC Equity – 9%

**Onsite Amenities**
- Community Center
- Service Kitchen
- Bicycle Storage
- Enclosed Parking Structure
- Laundry Facilities
- Outdoor Play Area
- Furnished Units
- Onsite Social Services Staff

**Information about the Services Provider**

Onsite social services are provided by Union Station Homeless Services. Union Station is committed to helping homeless men, women, and children rebuild their lives. Services provided by Union Station include outreach, intake/assessment, care coordination and navigation, meals, employment development, benefits enrollment, and referrals to medical and mental health services. All programs and services are provided onsite at no-cost to residents of Marv’s Place and the surrounding neighborhood.
The affordable housing community of Oakcrest Heights features 54 beautiful apartment homes located in the Savi Ranch neighborhood of Yorba Linda. The 4,300 square feet onsite community center offers preschool and other support services to residents and the surrounding community. Oakcrest Heights, with its stunning American farmhouse/ranch style influenced architecture and LEED Gold Certification, provides residents with a high-quality, safe, healthy and sustainable community. The Savi Ranch neighborhood is a community where you can live, work and play. With a walkability score of 87, Oakcrest Heights is located near public transit, restaurants, grocery stores, schools, parks and more.

**Total Units (54 Units)**
- 9 One-bedrooms:
  - (7) @ 30% and (2) @ 45%
  - (The 7 30% units are designated as MHSA Units)
- 27 Two-bedrooms:
  - (7) @ 30%, (7) @ 45%, (10) @ 50% and (3) @ 60%
  - (The 7 30% units are designated as MHSA Units)
- 18 Three-bedrooms:
  - (2) @ 30%, (6) @ 45%, (6) @ 50% and (3) @ 60%

**Role**
- Owner • General Contractor • Developer
- Property Manager • Supportive Services Provider

**Onsite Amenities**
- Onsite Preschool
- Onsite Property Management and Maintenance
- 4,300 Square Foot Community Center
- Onsite Laundry Facilities
- Private Patios/Balconies
- Outdoor Gathering Spaces

**Financing Sources**
- California Tax Credit Allocation Committee
- Citibank Permanent Loan
- Raymond James LIHTC Equity – 9%
- City of Yorba Linda
- FHLB of San Francisco AHP / Pacific Western Bank
- California Housing Finance Agency – MHSA
- Orange County Housing Authority
- County of Orange

**Information about Hope through Housing Foundation**
Hope through Housing Foundation will offer residents an onsite State-licensed preschool at Oakcrest Heights and an afterschool program at the adjacent community of Oakcrest Terrace. With an onsite service coordinator, residents will have access to an array of programs that focus on workforce development, adult education, financial literacy and health and wellness. Our goal is to see residents thrive—whether that means helping children do well in school, improving families’ financial situation, or allowing seniors to age with dignity in their own homes.
D. Development Team—Relevant Project Experience

American Family Housing (AFH) brings over 30 years of experience in developing and managing affordable housing to meet the needs of communities and residents. We are experts in providing services to homeless individuals and families, so that residents can achieve stability and contribute to their community.

Projects

Potter’s Lane 15171 Jackson St, Midway City, CA 92655

Recently AFH gained national attention with the completion of Potter’s Lane, 16 units of permanent supportive housing in a structure built from repurposed shipping containers. Each unit is 480 square feet. This Permanent Supportive Housing project targets chronically homeless individuals and disabled veterans. Residents earn 30% of Area Median Income or less. Potter’s Lane was completed in February 2017.

Reference
Julia Bidwell, Director
Housing and Community Development
County of Orange
1300 S. Grand Ave.
Santa Ana, CA 92705
phone (714) 480-2991
e-mail julia.bidwell@occr.ocgov.com
**Locust Apartments**

14242, 14262, 14282 Locust St., Westminster CA

This twelve-unit apartment complex was renovated with the assistance of the City of Westminster, completed in May, 2015. Configured as three fourplexes, units all contain two bedrooms. Eight of the units are permanent supportive housing for formerly homeless people with serious mental illness.

**Reference**
Michael Son  
Grants & Housing Division  
City of Westminster  
8200 Westminster Boulevard, Westminster, CA 92683  
phone (714) 548-3170  
e-mail mson@westminster-ca.gov
Casa Paloma
15162 & 15182 Jackson St. Midway City, CA

This seventy-one unit apartment complex in Midway City, will begin construction April of 2021. This project has received all public funding and received a 9% tax credit award.

Reference
Julia Bidwell, Director
Housing and Community Development
County of Orange
1300 S. Grand Ave.
Santa Ana, CA 92705
phone (714) 480-2991
e-mail julia.bidwell@occr.ocgov.com
American Family Housing proudly presents an innovative new community in California called Potter’s Lane. Completed in February 2017, this award winning, energy-efficient and sustainable housing fulfills one of the community’s greatest needs: PERMANENT HOUSING FOR CHRONICALLY HOMELESS VETERANS

THE CHALLENGE WE FACE

To an individual experiencing chronic homelessness, “home” can be the dark street, a broken-down car or a precious few items hidden behind bushes. Emergency room visits become routine. Nutritious food and water are scarce. Safety is never assured. Hope is diminished.

On any given day, nearly 5,000 individuals experience homelessness in Orange County. Veterans constitute a disproportionate amount of the homeless population in this country. In Orange County, veterans comprise a little over four percent of the general population, but make up about 14 percent of the homeless population. Transition from military to civilian life, when complicated by service related disabilities, can make it difficult for veterans to find housing. Many continue to struggle without basic support and comprehensive care. Potter’s Lane will help to fill this critical need.

OUR STRATEGY

Instead of leaving chronically homeless individuals on the streets, the plan is to immediately provide the most vulnerable individuals a permanent place to call home, supplemented with intensive services. The combination of stable housing and supportive services are the magic ingredients that make it possible for people who have frequently fallen through the cracks in the social-safety net to regain stability in their lives and move forward.

WWW.AFHUSA.ORG/POTTERSLANE
THE SITE

Potter’s Lane is an eco-friendly housing project that utilizes pre-fabricated structures built using a modified-steel construction method to transform shipping containers into beautiful homes. This innovative approach reduces development inefficiencies, increases sustainability and energy efficiency, creates opportunities to leverage scarce resources, and provides a solution to increased access to permanent supportive housing without the long development cycles associated with conventional site-built construction and financing.

The sixteen units at Potters Lane offer both indoor and outdoor space, with beautiful gardens to provide a sustainable environment that soothes the soul. Through tranquil common areas, residents are encouraged to interact with each other building community and a sense of belonging and connectedness to others.

POTTER’S LANE

“This is a model that can be replicated. It’s an innovative approach to development, because the structures are manufactured off-site while site work is being done. Then, the units are delivered to the site and are put together to create housing—shortening the time it would normally take to build a project. The units are designed to be very strong, sustainable and energy efficient.”

Milo Peinemann, AFH CEO

Potter's Lane could not have been built without the generous support of our community Partners

For more information on Potter’s Lane
Contact: Steve Harding
Director of External Relations
(714)897-3221 x121, sharding@afhusa.org
WWW.AFHUSA.ORG/POTTERSLANE
Overview of Supportive Services Programs

“Housing is not just a building. It is a home—a place that shelters, protects and nurtures its occupants. It supports their personal and professional development and offers a safe harbor.”

WE KNOW WHAT IT TAKES

American Family Housing (AFH) provides a foundation from which a person or family can access the services and supports they need to achieve stability, recover, and pursue their own life goals. From a foundation that begins with finding and securing housing, AFH then works to:

- Foster education connections
- Build career pathways
- Integrate health care by getting people experiencing homelessness access to comprehensive health care
- Reduce criminal justice involvement where it doesn’t make sense
- Strengthen our crisis responses systems, so when people are in immediate need, we step in before things get worse

SUPPORTIVE HOUSING

The simplest solution is the best and most cost effective. Permanent rental housing for formerly homeless families and individuals, with just the right amount of supportive services.

AFFORDABLE HOUSING

We envision strong Southern California communities where an affordable home is available to everyone, where all children have a place at home to study and where everyone has a decent kitchen where they can cook.

BRIDGE HOUSING

Providing temporary housing and navigation services to help “bridge” individuals during the transition from homelessness to stable housing.

In 2020, American Family Housing served over 1,600 individuals in our affordable housing, supportive housing, and bridge housing. Supportive services in housing are delivered by our highly trained staff, who offer case management, counseling, food and transportation assistance, and life skills training. Over the past year, 71% of households increased their income and 95% of individuals in supportive housing maintained their housing after the first year.

Los Angeles County Programs

Supportive Housing - Site-Based Program – 53 households

Isla Intersections

Isla is a residential community in the City of Los Angeles set to open in the second half of 2021. This is AFH’s second venture into utilizing recycled shipping containers to build housing, a set of structures ranging in height from three to five stories, connected by floating walkways with rooftop solar and gardens, and ground-level business incubator space. Isla offers 54 apartment units, all for formerly homeless individuals, in a high-profile location visible to any plane landing at Los Angeles International Airport. 10 of the units will prioritize homeless Veterans. Situated in the LA Promise Zone. Resident amenities include a community room with shared kitchen, on-site laundry, on-site management, and on-site supportive services.

- Funding source: Rental revenues from project-based vouchers and from tenant rent.
- Number of households / clients: 53/53.
- Location: Los Angeles, CA.
- Services Planning Area: Six (6).
- AFH and Clifford Beers Housing are the co-owner and co-developer.
- AFH is the services provider in this partnership. CBH and AFH have been exploring additional partnerships, with potential to partner more with them in the future in LA County.
- The management company is Levine Management Group.

The Supportive Housing population is comprised of single and coupled adult clients. Two onsite case managers will provide general support and life skills to all tenants and intensive case management services are provided to the clients who reside in the 25 SH units.

Supportive Housing – Scattered-Site Programs

LA County Dept. of Health Services /DHS – 100 Households

The purpose of the DHS Program is to provide intensive case management services to assist high utilizers of the health care system to secure and maintain permanent housing. The DHS Program consists of a multidisciplinary team of Clinicians and Case Managers that serve nine-nine (99) families, individuals and transitional-aged youth that reside in scattered-sites or rather independent apartments across Los Angeles County. The DHS Program utilizes the evidenced-based practices of the Harm Reduction Model and Housing First Philosophy to create individualized housing plans that meet clients “where they are” while actively addressing barriers specific to housing stability. DHS Program services include, but are not limited to— referrals and linkages.
to shelters, mainstream benefits, identification and birth certificates, medical and mental health services, housing navigation, and wrap-around/aftercare services upon placement into PSH.

- Operational funding source: Rental revenues from project-based vouchers or from DHS flexible housing subsidies. All staff costs funded by DHS.
- Capital funding source: N/A. Often uses AFH-owned apartments.
- Number of households / clients: 99/120
- Location: Lomita, Los Angeles, Huntington Park, Gardena, San Pedro, Artesia, Long Beach, South Gate, El Monte, Alhambra, Bellflower, Whittier, Downey, Pasadena, and El Monte.
- Services Planning Area: Services Planning Area 4, 3, 6, 7, 8
- Population: referred to AFH through LA DHS.

COVID Recovery Rapid-Rehousing Program

The Los Angeles County COVID Recovery Re-Housing Program consists of 60 households who reside in Whittier, California. The goal of the program is to match individuals living in a Project RoomKey motel with the most appropriate housing option, and the support needed for long-term housing stability. This program covers a range of circumstances: for some participants, this is a supportive housing program similar to the DHS or Whole Person Care (WPC) programs. For others, it is more of a rapid rehousing program with limited short-term support as the participants situate themselves to become more self-sustaining.

The program consists of a multi-disciplinary treatment team of Clinicians and Case Managers who provide life skill development services, and linkages to services specific to individual client’s biopsychosocial wellness and recovery.

- Operational funding source: Los Angeles Homeless Services Authority – ESG and HEAP funds.
- Capital funding source: N/A.
- Capital Funding Source.
- Number of households / clients: 100/100
- Location:
- Services Planning Area: 7
- Population: existing RoomKey participants as referred to AFH by LAHSA

Orange County Programs

Orange County Permanent and Supportive Housing (PSH) Programs

AFH’s Permanent Housing and Interim Housing programs consist of two categories: scattered-site housing, and site-based (or project-based) housing. Scattered site housing is where AFH leases a unit in a larger apartment building for a person who is participating in our Supportive Housing program; or where a person who is participating in our Supportive Housing program leases a unit, then receives supportive services from AFH. A Permanent Housing Program is where there is a property owner, a long-term rental lease, and the household has a tenancy in place at that property. An interim housing program is run directly by AFH, is a short-term occupancy agreement of no more than 30 days, and has a focus on securing a long-term rental lease with a property owner.

Supportive Housing - Site-Based Programs

Potters Lane – 15 households

In 2017, the opening of Potters Lane in Midway City, CA, had a great impact on the narrative around supportive housing for Veterans, as well as the need to innovate in order to reduce construction costs. Potters Lane was the first residential community funded by state bond funds under the Veterans Housing and Homelessness Prevention Program (VHHP) to open in California. Its remarkably rapid construction was made possible by AFH’s use of recycled shipping containers.

There are 15 qualifying units and 1 manager unit. Eight (8) of the units are prioritized for chronically homeless Veterans under the Veterans Affairs Supportive Housing (VASH) program. Two (2) more units are prioritized for Veterans who do not work with the US Dept. of Veterans Affairs. The remaining five (5) qualifying units have been prioritized for Veterans, but is expected to be shifted for use by chronically homeless individuals (regardless of Veteran status) as Orange County is rapidly approaching “functional zero” homelessness.

The purpose of the program is to provide tenants with supportive services that include case management, life and social skills development, linkages to medical and mental services, job search and resume writing, recovery groups and family reunification.

- Operational funding source: Rental revenues from project-based vouchers and from tenant rent, and the VA
- Capital funding source: State of California Dept. of Housing and Community Development, Federal Home Loan Bank of San Francisco Affordable Housing Program (AHP).
- Capital Funding Source.
- Number of households / clients: 15/15
- Location: Midway City, CA.
- Services Planning Area: Central.
- Population: referred to AFH through the US Dept. of Veterans Affairs if they are qualifying Veterans who are eligible for VASH; otherwise, through the Coordinated Entry System (CES).
**Della Rosa – 51 households**

Della Rosa is a residential community in the City of Westminster, CA that opened in September 2020. Della Rosa is a two- and three-story, four building, affordable housing development. Della Rosa offers 52 apartment units with 26 studio units housing formerly homeless individuals; these are supportive housing units. The other units are comprised of one- and two-bedroom apartments for families and individuals earning 50% area median income or less in the County of Orange. Resident amenities include a community room with shared kitchen, on-site laundry, on-site management, and on-site supportive services.

- Operational funding source: Rental revenues from project-based vouchers and from tenant rent.
- Capital funding source: Low Income Housing Tax Credits, County of Orange, City of Westminster.
- Number of households / clients: 25/27
- Location: Westminster, CA.
- Services Planning Area: Central.
- Affirmed Housing is the owner and developer / AFH is the services provider.
- Population: Affordable units are referred through the Westminster Family Resource Center; for Supportive Housing units, through the Coordinated Entry System (CES)

The SH population is comprised of single and coupled adult clients. The affordable housing population is comprised of single individuals and families. Two onsite case managers provide general support and life skills to all tenants and intensive case management services are provided to the clients who reside in the 25 SH units.

**Casa Paloma**

Casa Paloma is a residential community in Midway City set to open in the middle of 2022. This 71-unit community consists of 48 supportive housing units and 21 affordable units, and two manager units. This property is among the first to make use of the Housing for a Healthy California program, where AFH is in a first-ever partnership of its kind with CalOptima, the County’s Medi-Cal Provider. Set to start construction in March 2021 with a completion date of June 2022.

- Operational funding source: Rental revenues from project-based vouchers, tenant rent, and services funding from the County of Orange Special Needs Housing Program, and from CalOptima.
- Capital funding source: Low Income Housing Tax Credits, County of Orange, State of California Dept. of Housing and Community Development, Federal Home Loan Bank of San Francisco Affordable Housing Program (AHP).
- Number of households / clients: 69
- Location: Westminster, CA.
- Service Planning Area: Six (6).
- AFH and Veloce Partners are the co-owner and co-developer.

**Housing for Health Orange County**

The Housing for Health Orange County Program currently consists of 169 households who are in housing, or homeless. Living in independent apartments spread throughout Orange County, California. Most of the apartments are secured in partnership with Orange County’s United Way. The Orange County PSH Program offers low-barrier affordable housing, health care, and supportive services to help individuals and families lead more stable lives. Staffing for this program is comprised of one (1) Program Manager and two (2) case managers who provide clinical oversight and intensive case management to individuals and families.

- Funding source: OC Continuum of Care funds both rental subsidies and all staff costs. AFH is funded for 27 units directly, and six (6) units under the Bonus Project, a collaborative partnership headed by another Orange County agency in which AFH is a sub-grantee.
- Number of households / clients: 35/85
- Location: Units in Huntington Beach, Westminster, and Stanton communities.
- Services Planning Areas: Central and North.
- Target population: referred to AFH through the Coordinated Entry System.

- AFH is the services provider in this partnership. CBH and AFH have been exploring additional partnerships, with potential to partner more with them in the future in LA County.
- The management company is Solari Enterprises.

The SH population is comprised of single and coupled adult clients. Two onsite case managers employed by AFH and additional case managers from the County DHS will provide general support and life skills to all tenants and intensive case management services are provided to the clients who reside in the 48 SH units.

**Supportive Housing - Scattered Site Programs**

**HUD-funded Supportive Housing**

- The Orange County Permanent and Supportive Housing (PSH) Program consists of 35 households living in independent apartments spread throughout Orange County, California. The Orange County PSH Program offers low-barrier affordable housing, health care, and supportive services to help individuals and families lead more stable lives. Staffing for this program is comprised of one (1) Program Manager and two (2) case managers who provide clinical oversight and intensive case management to individuals and families.
- Funding source: OC Continuum of Care funds both rental subsidies and all staff costs. AFH is funded for 27 units directly, and six (6) units under the Bonus Project, a collaborative partnership headed by another Orange County agency in which AFH is a sub-grantee.
- Number of households / clients: 35/85
- Location: Units in Huntington Beach, Westminster, and Stanton communities.
- Services Planning Areas: Central and North.
- Target population: referred to AFH through the Coordinated Entry System.

Orange County Housing Authority Voucher Program is a collaboration between Mercy House, Friendship Shelter, Jamboree and United Way. The purpose of the program is to provide housing navigation, sustainability services, financial assistance and after care services for individuals and families experiencing homelessness.
Clients of this program benefit from the expertise of multi-disciplinary intensive case management team who assist with community linkages and referrals specific to biopsychosocial wellness and recovery and linkages to permanent housing. AFH works with units that are arranged for through Orange County United Way’s network of apartment owners.

- Funding source: Rental subsidies provided by vouchers provided by the County of Orange, by the City of Santa Ana, and by the City of Anaheim. Services funded by the County of Orange Healthcare Agency (OCHCA). Whole Person Care program is the source of funds for all staff costs.
- Number of households / clients: 169/169
- Location: Units in Fountain valley, Santa Ana, Garden Grove, Irvine, Huntington Beach, Fullerton, Costa Mesa, Anaheim, Westminster, and San Juan Capistrano communities.
- Services Planning Areas: South, Central and North.
- Target population: The target population is referred to AFH through the OCHCA. Referrals are high-risk, high-utilizers of the healthcare system who are eligible for Medi-Cal, who have repeated and avoidable incidents of use of emergency rooms, hospital admission, or nursing facility placement. Most people have two or more chronic conditions, such as mental health and/or substance use disorders; are currently experiencing homelessness; or will experience homelessness upon release from institutions (e.g., hospital, skilled nursing facility, rehabilitation facility, jail/prison, etc.).

**OUR APPROACH**

American Family Housing’s (AFH) supportive services target the issues that led to homelessness, and support vulnerable populations recovery from the long-term effects of homelessness and/or poverty. The intensive support services provided by AFH contributes to its most important measurable outcome, which is not just the number of people placed in housing, but how long they are able to maintain long term housing. AFH uses a housing first/harm reduction model and provides unlimited assistance to clients. Tenants who are able to maintain their units, pay their rent, and live quietly alongside their neighbors are otherwise given the support they need to accomplish those ends, connect to their community, and to map out a new life. Such individualized support includes collaborative case management, mental health and substance abuse services, medical services, child care assistance, transportation assistance, and legal services.

**LEAD SERVICE PROVIDER**

AFH will function as the lead service provider and will provide oversight for all onsite programming.

**SCOPE OF WORK**

Individuals and families will receive a comprehensive range of basic and supportive services to provide stable housing that leads them to economic security and enhanced quality of life.

All members of the AFH team employ a “whatever it takes approach” to assist clients in their transition from homelessness to tenant living in the community. The goal of service for every client is centered on building a relationship and developing trust between the case manager and the client to assist the individual in his or her journey toward improved health and well-being. AFH is strongly committed to fostering personal growth and self-sufficiency throughout our program, and offer a range of services in support of that goal including: mental health counseling, employment advising and placement, support groups, life skills training, budgeting education, housing searches and placement, nutritional programs, and intensive case management. Our goal is to provide opportunities for struggling individuals and families so that they may achieve self-sustainability by increasing household income, developing life skills and coping mechanisms, securing permanent housing, and addressing the life issues that led to homelessness.

AFH will address the multiple life challenges specific to each client/family, and includes a plan of action developed by the case manager and individual(s) participating in the program.

**OUTREACH & ASSESSMENT OF SERVICE NEEDS:**

Outreach and engagement is the first step in the relationship building process. Intensive case managers (ICM) establish rapport and build a trusting relationship with the client. This initial contact could take place in hospitals and clinics, recuperative care settings, transitional housing and emergency shelters, behavioral health facilities, the street, and other locations. The outreach/engagement activities are precursors to assessment, which informs the development of the case management plan that guides all of the supportive services the client will participate in. Clients are assessed for service needs (immediate and long-term), and for psychosocial status. Assessment is an on-going process, with the case management plan flexing and changing as the needs of the client change.

**CASE MANAGEMENT**

ICM include the cooperative development of a case management plan using an assessment of service needs. The case management plan addresses future goals, referrals for drug and alcohol use (if needed), improvement of coping mechanisms for mental health disorders and chronic medical conditions, and improvement of interpersonal relationships. The ICM assists with applications and paperwork for a variety
of supportive programs including, rental applications for the Housing Authority and Section 8 programs, and public benefits (i.e. Medi-Cal/Medicaid, VA benefits, food stamps, social security disability, etc.). ICMs also provide referrals to medical care, mental health services, and other community services, connect clients with transportation as necessary, provide eviction prevention counseling and advocacy with landlords, and provide on-going outreach and engagement to clients at their residents and in other community based settings. ICMs provide individual life skills training such as budgeting and money management, overcoming bad credit, no credit, and/or eviction histories, and arranging for representative payees when appropriate.

ICM maintain regular ongoing client contact and tailor the intensity of services provided, including the frequency of face-to-face and home visits conducted, to client’s level of functioning and acuity of needs. The frequency of visits varies and may require a minimum of three (3) or more face-to-face visits per week at initial engagement and no less than once a month after clients are stable in housing and fully engaged in supportive services. ICMs are primarily conducted in the field with the provider meeting regularly with clients at their housing location, at medical/service providers’ offices, and other locations as appropriate.

**LIFE SKILLS**

AFH offers a wide array of services to meet the unique needs of each client through an individualized service plan. Services include substance abuse and mental health counseling, budgeting and tenant education, community reintegration, in home life skills, employment training and volunteer activities, and linkage to healthcare and other mainstream entitlements and programs. All services are targeted at ensuring the long term housing success of each individual.

Life Skills training includes financial services such as money management and credit counseling, parenting classes, and essential life skills classes focused on topics such as health, hygiene, nutrition, and meal preparation. Parent/child interaction, parental disciplinary practices and child developmental stages are also included as training and are provided for the non-custodial parent who may seek to recover custody of their children. AFH encourages and facilitates the reunification process by assisting with navigating the court process and attending court hearings.

**MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT SERVICES**

ICMs provide referrals to mental health and substance abuse treatment, in addition to supportive services (support groups) being offered onsite at AFH supportive housing sites. For clients with a history of substance abuse, research indicates that attendance at regular 12-step meetings, together with case management services helps prevent relapse. In the event of a lapse in sobriety, it is critical for clients to be confident of continued safe and secure housing during recovery from the relapse episode.

**OTHER SUPPORTIVE SERVICES**

Other supportive services provided include: education services, food assistance and other immediate needs, legal services, transportation, and utility deposits.

AFH’s mission is “to provide a continuum of housing as well as providing education, case management and counseling to homeless low-income individuals and families who want to work to improve their lives and become self-supporting members of society.”
Hope through Housing Foundation (HTHF) will incorporate its relationships with numerous community partners to provide a needs-based menu of community services. Hope’s unique model is outcomes driven and engages both residents and the broader community in defining needs and tailoring services.

Hope has extensive experience managing federal and local funding as well as private foundation and individual funding. Over the past five years, HTHF has managed numerous foundations, city, county, and federal grants. In addition, HTHF annually raises nearly $500,000 from its annual Gala event, creating a diverse funding portfolio.

HTHF services are focused on three initiatives: Youth Development, Child Development, and Senior Wellness, each described below. Hope has demonstrated its capacity to launch and develop high quality programs that incorporate community partners and have a measurable impact on participants. Hope’s social services are organized around three key initiatives that will be offered at the site depending on needs and resources.

**Senior and Disability Services**—With 20 senior properties under National CORE management, HTHF’s Connections to Care model offers seniors and individuals with disabilities the opportunities to remain in their homes with dignity and health for as long as possible. Care Managers ensure that residents have sufficient basic needs (food, money for utilities and rent), preventive and basic healthcare, and that they maintain social interaction. Together these core services help bridge the gap between community and home.

**Youth Development**—HTH currently offers its signature program, After School and Beyond, on-site of 32 multi-family projects. This quality after school program serves children in grades K-12 who live in the properties or surrounding neighborhoods. Trained staff provides homework assistance, a healthy snack, physical recreation, and activities that reinforce math, literacy, and other academic skills. Programs also emphasize violence prevention through the nationally acclaimed PeaceBuilders curriculum. On some properties, Hope partners with local YMCA’s, Boys and Girls clubs or other community-based organizations.

**Child Development**—HTH partners with Head Start or State Preschool providers to deliver state-licensed preschool services on-site at four of its multi-family apartment complexes. All services are oriented to preparing preschoolers for entry into elementary school. This emphasis on school readiness includes a focus on developing children’s social and emotional skills, early literacy skills, and other aspects of school readiness. In summer 2010, Hope opened its first self-delivered preschool in Palmdale, California.
Hope through Housing Foundation is an independent 501(c)3 nonprofit organization whose mission is to break the cycle of generational poverty by advocating for policies and implementing programs that empower individuals and change communities. Working in more than 80 affordable housing communities and regions throughout California, Arkansas, Florida, and Texas, we offer services, expertise, and coordination to inspire Hope, present Opportunity, generate Prosperity, and catalyze Empowerment for individuals of all generations.

Believing that both people and place matter in achieving community-wide well-being, Hope Through Housing concentrates direct services, partnerships, and other resources right in the neighborhoods that need them most. At the individual level, our goal is to see all people thrive—whether that means helping children do well in school, families improve their financial situation, or seniors age with dignity in their own homes. In turn, Hope helps to transform entire neighborhoods as individual success leads to community success, influencing communities’ quality of life and creating real change in neighborhoods plagued with poverty, crime, blight, and isolation.

**Preparing At-Risk Youth for Future Self-Sufficiency**

Improving Educational and Social Outcomes for Disadvantaged Children and Teens

Children in neighborhoods served by Hope through Housing are at-risk for a host of negative outcomes based on factors such as poverty, low parent education levels, and single-parent households. Research demonstrates that these risk factors increase the likelihood of negative consequences ranging from delayed early childhood development to school failure in higher grades. 83% of our children qualify for free/reduced price meals and 60% are from families headed by single mothers.

**AFTER-SCHOOL PROGRAMS**

Hope through Housing provides 25 onsite after-school programs within National CORE communities, providing a safe, nurturing after-school environment, when youth are most likely to get into trouble. Each program runs for at least three hours on weekdays, with a minimum of one hour of homework assistance for four days—resulting in more than 98,000 hours of homework assistance annually! We also ensure youth receive a healthy snack and participate in activities that promote academic enrichment, improve physical fitness, support violence prevention and character building, and offer exposure to college and career information.

**PRESCHOOLS**

Hope through Housing offers seven onsite preschools within National CORE communities. Each of our state licensed preschools is designed to help children develop confidence, nurture creativity, and establish lifelong critical thinking skills. According to the National Institute for Early Education at Rutgers University (NIEER) and the Center for Public Education, children enrolled in quality preschool show vocabulary and math gains 30 to 40 percent higher than children not enrolled in preschool.
Creating Economic Mobility for Families
*Improving the Financial and Social Well-Being of Our Families*

Most families served by Hope through Housing earn between 30 and 80 percent of the area median income, qualifying as extremely low- to low-income. Most have relatively little education and minimal job skills, and many who are employed are part-time hourly workers whose income fluctuates. This tenuous existence puts households at risk of financial crisis and prevents households from saving for future goals, such as children’s college, or building assets in the long-term, such as purchasing a home and supporting post-working years.

**FINANCIAL LITERACY**
We are dedicated to guiding families through the process of assessing their current status, setting financial goals, and creating and taking viable steps toward greater economic stability. Our programs include: access to benefits, basic financial planning, money management, online banking, budgeting, asset building, and home ownership.

**WORKFORCE DEVELOPMENT**
Hope’s goal is to enhance our residents’ economic stability and prosperity by enabling them to earn a living wage. Hope through Housing provides assistance with resume building, job placement and vocational training. Ultimately, our objective is to move families from poverty to economic self-sufficiency.

Building Senior Health and Wellness
*Empowering Seniors to Age in Place with Dignity*

Hope through Housing is dedicated to supporting our senior residents in maintaining independence as they get older. Many of our older residents have chronic conditions that reduce their quality of life, limit their ability to perform daily activities, and restrict daily activities. It is our belief that self-sufficiency can be sustained when basic needs are met, physical and mental health is maintained, and individuals are connected to their community. Hope through Housing provides direct assistance to more than 1,810 seniors each month.

**BASIC NEEDS**
Hope through Housing provides connections to nutritional food sufficiency programs, rental assistance and support, entitlement and benefit program assistance, Section 8 and other housing assistance, transportation, financial literacy and money management, utility assistance, disaster preparedness, and safety education.

**PHYSICAL AND MENTAL HEALTH**
Onsite staff monitor and assist with health management linking seniors to vital health resources and provide fitness and community engagement activities to promote health and well-being.

**SOCIAL CONNECTEDNESS**
To provide social and emotional support, Hope through Housing nurtures social and civic engagement and connection with others through computer classes, networking groups, and other recreational activities and opportunities of interest.

Hope through Housing Foundation | hopethroughhousing.org
9421 Haven Avenue, Rancho Cucamonga, CA | 909-483-2444
In collaboration with Urban Design Associates, the National CORE-American Family Housing team has designed an optimal unit configuration for the 0.31 acre (13,750 square feet) site. We propose a project design that will consist of 50 new multi-family residential homes with a mix of studios and one-bedroom units in one linear, single-loaded corridor building. The building will be elevator served allowing accessibility on all floors. The preliminary design includes 17 studios and 33 one-bedroom units. Parking will be provided in the adjacent city-owned structure.

**Unit Amenities**

One-bedroom units of 570 square feet will have a bedroom, bathroom, kitchen and dining/living area. The units have a modern kitchen “visually open” to the dining/living area. The studio units are 360 square feet with a separate bathroom and combined open format kitchen, bedroom and living area. All units have well-lighted rooms with a large glass sliding door in the living area providing access to a private patio/balcony.

**Community Amenities**

Community spaces will include a 2,360 square foot community room and leasing office at the street level. The inclusion of one to two small offices will allow residents, including those with special needs, to meet privately with case managers. A courtyard runs the length of the building with a central water feature and gathering area. To top it off, a 380 square foot roof terrace will provide magnificent views and another area for residents to lounge and socialize.

**Design & Architectural Style**

In harmony with the commercial character of the surrounding development, the buildings have a contemporary architectural style that balances the site geometry, and utilizes modern, yet simple building forms, materials and earth tone colors and accents.

**Green Features**

The project will designed to be sustainable and resource-efficient and focuses on measures that reduce energy and water use, such as high-efficiency HVAC systems and drought tolerant landscaping. By utilizing a zero net energy solar photovoltaic system, the Team strives not only to reduce its carbon footprint, but to be able to pass on energy savings to its residents through lower utility bills. The project will be GreenPoint rated or LEED equivalent, sustainable and utilize the highest development standards for Universal Design, CPTED and ADA.

*Color project concept drawings are provided under separate cover.*
San Ysidro Senior Village, San Diego, CA

SECTION F
Project Economics
Financial Capacity to Take on the Project

American Family Housing
American Family Housing has acquired or developed more than 50 properties. Financing for all our communities is obtained by our in-house project development and finance staff. All funding applications are prepared in-house as well as financial feasibility analysis to determine the appropriate funding sources to develop each project. The AFH team has extensive experience with the regulations and process required to secure available affordable housing funding sources with a track record in competing for and securing funding for, as demonstrated in our financial history below.

A Community Housing
Development Organization, AFH has received funds for the development of affordable multi-family housing through a variety of other sources, including:

- HOME funds
- Community Development Block Grants
- California Department of Housing and Community Development VHHP funds
- FHLB Affordable Housing Program (AHP) funds
- CalHFA MHSA funds
- Section 8 Project Based Vouchers

American Family Housing owns over 50 rental properties in Southern California that generate more than $3 million in unrestricted revenues. AFH maintains a $500,000 revolving line of credit with Pacific Premier Bank, a voluntary cash reserve to fund pre-development project funding, and partners with predevelopment lenders such as the Corporation for Supportive Housing and Neighborhood Housing Services of Orange County, Inc.

Supporting our efforts are established relationships with construction and permanent lenders, which include:

- Wells Fargo
- Pacific Premier Bank
- CalHFA
- Citibank
Overview

The proposed mixed-population project will serve lower-income persons and families (earning less than 50% AMI) in studios (17 units) and one-bedroom units (8 units), and individuals and couples with special needs in one-bedroom units (24 units) (30% AMI), which will use Project-Based Voucher rental subsidies. One of the one-bedroom units will be reserved for the on-site resident property manager.

Development Costs

<table>
<thead>
<tr>
<th>ACQUISITION COSTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$1,369,500</td>
</tr>
<tr>
<td>Demolition</td>
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<table>
<thead>
<tr>
<th>HARD COSTS</th>
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<tbody>
<tr>
<td>Structures</td>
<td>$13,604,400</td>
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<tr>
<td>Site Improvements</td>
<td>$356,000</td>
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<tr>
<td>General Requirements, Overhead &amp; Profit</td>
<td>$1,675,248</td>
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<tr>
<td>Contractor Bond &amp; Insurance</td>
<td>$314,276</td>
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<tr>
<td>Hard Cost Contingency</td>
<td>$797,496</td>
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</table>

TOTAL HARD COSTS $18,184,920

<table>
<thead>
<tr>
<th>SOFT COSTS</th>
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</thead>
<tbody>
<tr>
<td>Local Permits/Fees</td>
<td>$250,000</td>
</tr>
<tr>
<td>Impact Fees</td>
<td>$350,000</td>
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<tr>
<td>Architecture - Design</td>
<td>$530,000</td>
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<tr>
<td>Architecture - Supervision</td>
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<tr>
<td>Construction Manager</td>
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<td>Survey and Engineering</td>
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<tr>
<td>Environmental Audit</td>
<td>$4,400</td>
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<tr>
<td>Construction Loan Interest</td>
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<tr>
<td>Constr. Loan Origination</td>
<td>$137,145</td>
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<td>Constr. Lender Legal Fees</td>
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<td>Appraisal</td>
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<td>Market Study</td>
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<td>Taxes</td>
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<td>Insurance</td>
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<td>Title and Recording (Construct)</td>
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<td>Title and Recording (Perm)</td>
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<tr>
<td>Perm Loan Origination</td>
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<td>Perm Fees</td>
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<td>Legal (Owner)</td>
<td>$50,000</td>
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<tr>
<td>Legal (Lender)</td>
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<tr>
<td>Operating Reserve (4 months)</td>
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<td>Transition Reserve</td>
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<tr>
<td>TCAC App/Alloc/Monitoring Fees</td>
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<tr>
<td>LACDA Fees</td>
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<td>Furnishings</td>
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<td>Marketing</td>
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<td>Accounting</td>
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<tr>
<td>Soft Cost Contingency</td>
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<tr>
<td>Developer Fee</td>
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<td>Syndication Audit</td>
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<td>Syndication Legal</td>
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<td>Syndication Consultant</td>
<td>$55,000</td>
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<tr>
<td>Other organizational</td>
<td>$18,000</td>
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TOTAL SOFT COSTS $6,312,086

TOTAL DEVELOPMENT COSTS $24,497,006

TOTAL COSTS PER UNIT $489,940
Amount of Requested City of Alhambra Subsidy

Based on the development budget and available funding sources as detailed in the following sections, the project will need $3,000,000 in gap subsidy from the City of Alhambra as well as a loan for the $1,369,500 estimated value of the land to maximize TCAC’s tie breaker score.

To put this into context, the overall per-unit City subsidy of $87,390 is low relative to the levels of funding that cities typically invest in affordable housing developments. This means that the proposal represents a great value to the City of Alhambra.

Here is a summary of the proposed City subsidy:

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Per Unit</th>
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</thead>
<tbody>
<tr>
<td>City Subsidy</td>
<td>$3,000,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>City Contribution of Land</td>
<td>$1,369,500</td>
<td>$27,390</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$4,369,500</strong></td>
<td><strong>$87,390</strong></td>
</tr>
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</table>

Sources of Funds

Following is a summary of the most likely successful funding structure given currently available funding sources. The funding structure assumes 9% Low Income Housing Tax Credits (LIHTC).

**PERMANENT SOURCES**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Interest</th>
<th>Term (yrs.)</th>
<th>Per unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Loan</td>
<td>$2,267,612</td>
<td>5.00%</td>
<td>20</td>
<td>$45,352</td>
</tr>
<tr>
<td>City of Alhambra Loan</td>
<td>$4,369,500</td>
<td>3.00%</td>
<td>55</td>
<td>$87,390</td>
</tr>
<tr>
<td>LACDA AHTF</td>
<td>$3,600,000</td>
<td>3.00%</td>
<td>55</td>
<td>$72,000</td>
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<tr>
<td>Tax Credit Equity</td>
<td>$14,059,894</td>
<td></td>
<td></td>
<td>$281,180</td>
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<tr>
<td>Deferred Dev Fee</td>
<td>$200,000</td>
<td></td>
<td></td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>TOTAL SOURCES</strong></td>
<td><strong>$24,497,006</strong></td>
<td></td>
<td></td>
<td><strong>$489,922</strong></td>
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</table>

**CONSTRUCTION PERIOD SOURCES**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Interest</th>
<th>Term (mo.)</th>
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</thead>
<tbody>
<tr>
<td>Bank Loan</td>
<td>$13,714,455</td>
<td>4.00%</td>
<td>24</td>
</tr>
<tr>
<td>City of Alhambra</td>
<td>$4,369,500</td>
<td>3.00%</td>
<td>24</td>
</tr>
<tr>
<td>LACDA AHTF</td>
<td>$3,546,000</td>
<td>3.00%</td>
<td>24</td>
</tr>
<tr>
<td>Costs Deferred until Conversion</td>
<td>$1,200,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Credit Equity</td>
<td>$1,467,051</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred Dev Fee</td>
<td>$200,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL SOURCES</strong></td>
<td><strong>$24,497,006</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Financing Plan

The total development cost for Chapel is currently estimated to be $24.8 million.

PERMANENT FINANCING

Permanent Loan - $2,267,612

Tax credit equity will be used to repay most of the construction loan at permanent conversion. Assuming that Project-Based Vouchers can be obtained for the special needs units, the project can support a $2,267,612 conventional 20-year permanent loan. The interest on the loan will be fixed immediately prior to construction loan closing based on applicable market rates.

City of Alhambra - $3,000,000

Based on the other anticipated available funding sources, the project will need $3,000,000 in gap financing from the City of Alhambra to be financially feasible. It is assumed that the City would structure its funds as a 55-year residual receipts loan with an interest rate of 3%.

City of Alhambra - $1,369,500 (Land Contribution)

To maximize the TCAC tie breaker score, it is proposed that the acquisition of the City-owned site be structured as a $1,369,500 residual receipts loan from the City of Alhambra, also with a 55-year term and an interest rate of 3%.

Los Angeles County Development Authority - AHTF $3,600,000

Based on past NOFA’s, the project could obtain $3,600,000 from the Los Angeles County Development Authority’s Affordable Housing Trust Fund. It would be structured as a 55-year residual receipts loan and would carry an interest rate of up to 3%. Up to 98.5% of the funds, or $3,546,000, will be drawn during construction and remain in the project through the permanent phase.

City of Alhambra - $3,000,000

Based on the other anticipated available funding sources, the project will need $3,000,000 in gap financing from the City of Alhambra to be financially feasible. It is assumed that the City funds would come in during the predevelopment and construction periods.

City of Alhambra - $1,369,500 (Land Contribution)

To maximize the TCAC tie breaker score, it is proposed that the acquisition of the City-owned site be structured as a $1,369,500 residual receipts loan from the City of Alhambra, which would close at the same time that the construction financing closes.

Limited Partner Equity - $14,059,894

The project’s tax credit investor will contribute total net equity to the project in the amount of $14,059,894. This is based on a $0.93 tax credit factor which is reasonable given current rates.

CONSTRUCTION FINANCING

Conventional Financing - $13,714,455

A private bank will use provide a $13,714,455 construction loan. The term would be up to 24 months and the interest rate will vary monthly based upon a standard index plus a spread.

Los Angeles County Development Authority - AHTF $3,546,000

Based on past NOFA’s, the project could obtain $3,600,000 from the Los Angeles County Development Authority’s Affordable Housing Trust Fund. It would be structured as a 55-year residual receipts loan and would carry an interest rate of up to 3%. Up to 98.5% of the funds, or $3,546,000, will be drawn during construction and remain in the project through the permanent phase.

City of Alhambra - $3,000,000

Based on the other anticipated available funding sources, the project will need $3,000,000 in gap financing from the City of Alhambra to be financially feasible. It is assumed that the City funds would come in during the predevelopment and construction periods.

City of Alhambra - $1,369,500 (Land Contribution)

To maximize the TCAC tie breaker score, it is proposed that the acquisition of the City-owned site be structured as a $1,369,500 residual receipts loan from the City of Alhambra, which would close at the same time that the construction financing closes.

Limited Partner Equity - $1,467,051

The project’s tax credit investor will contribute total net equity to the project in the amount of $14,059,894, of which $1,467,051 would be funded during the construction period.

Deferred Costs until Permanent Conversion - $1,200,000

Because the operating reserve, permanent loan closing related expenses, and a portion of the developer fee are not paid until permanent conversion, $1,200,000 of project costs will be deferred until the project converts to permanent financing.
Request for Proposals No. RFP2M20-33 | Project Concept Drawings
Courtyard Rendering